



125

## "THE NONPAREIL"

### CORRUGATED GUMMED STUB FILE.

Patented Oct. 27, 1876. Dec. 5, 1876. Nov. 29, 1881.

All difficulty in filing due to curled stubs, so common in other makes of files, is absolutely overcome by our Patented Process of Corrugation which prevents the stubs from curling; it secures them remaining flat at all times and permits of ready access to each individual stub. The advantages of this feature will be appreciated by any one who may have attempted to use a file where the stubs were so curled as to make it almost impossible to separate one from the other.

#### DIRECTIONS FOR FILING.

Moisten the Gummed Stub, but put a strip of oiled paper underneath, to prevent the previous filing from soaking; put your document in accurate position, then withdraw the oiled paper and proceed filing, and when finished, close the covers in order to give the last attachment time to dry under a slight pressure.

Stock Sizes, in 250 and 500 Stubs (gummed): 6x9, 7x11, 8½x9, 9x11, 10x12, 9x13, 9x15, 11x15, 12½x17½. Other sizes made to order at short notice. Ungummed Files made to order only.



No. 1273

# APPLICATION

OF

M. D. Bollinger.

San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1425.00

Expires 4th day of October, 1903

Policy Fee, \$2.50

Commission - 3 yrs. \$6.70

Mail Fee, \$

Total amount paid, \$9.20.

Renewal of #376.  
Ins. Agent.

Approved Oct-10 1900.

G. D. Dettl.  
President.

Ella A. Taylor.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

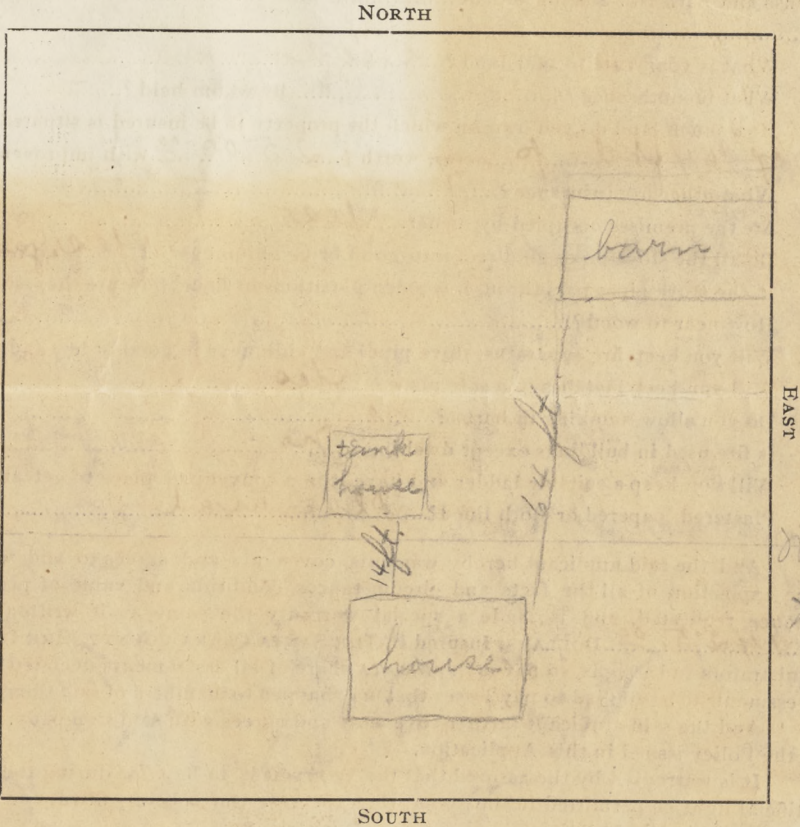
Decid in Office at 4 P.M. Oct 3, 1910.

Policy delivered. Oct. 14, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

TS&M





Date: \$ 325 @ .75 = 1987  
100 " .25 = 25  
2237

501 West San Salvador St

**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss  
damage by fire, for the sum of Fourteen Hundred and Twenty-five DOLLARS, for the  
of three years, from the fourth day of October 1900, if approved by the C  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insur  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.
On dwelling No. 1, <i>one</i> stories <i>30</i> x <i>35</i> feet, built <i>1890</i> , now in <i>good</i> repair <i>Shingle</i> roof }	<i>1200</i>	<i>800</i>
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }		
On.....		
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof	<i>300</i>	<i>200</i>
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions .....	<i>350</i>	<i>225</i>
On.....		
On Piano.....		
On.....		
On.....		
All while contained in dwelling No. <i>One</i> .		
On Windmill and Tank <i>and Tank House</i> -	<i>150</i>	<i>100</i>
On Barn No. 1. <i>16 x 24 ft - built 1890 - good rep. Shingle roof</i>	<i>150</i>	<i>100</i>
On Barn No. 2.....		
On..... Tons of Hay <i>Cancelled - Oct. 4, 1913</i>		
On..... Horses <i>Could not be renewed - property now</i>		
On..... Horse Wagon <i>within city limits.</i>		
On..... Horse Spring Wagon		
On..... Horse Buggy		
On..... Horse Phaeton		
On.....		
On Harness and Robes.....		
All while contained in Barn No. ....		
On Pumping Plant, \$....., Pump House, \$.....		
On.....		
On.....		
On.....		
On.....		
Total amount.....	<i>2150</i>	<i>1425</i>

House and Barn No. 1 being situate at 501 West San Salvador St., near La  
Jose, Santa Clara County, Cal.  
House and Barn No. 2 being situate.....

1. What is your title to said land? *Deed.*
2. What incumbrance? *—* By whom held? *—*
3. How much land do you own on which the property to be insured is situated, and what is its value? *Lot - 59 ft. front by 164 ft. deep.* acres, worth \$ *2500.00* with improvements.
4. What other fire insurance? *none*
5. Are the premises occupied by owner? *Yes*
6. Do all the stove-pipes go direct into good brick chimneys? *Yes. One stove pipe, but assured*
7. If the stove pipes pass through wooden partitions or floor, how are they secured? *Yes. guarantees same will not be used unless notice is given*
8. How near to wood? *—*
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *Yes*
10. Will you keep matches in a safe place? *Yes*
11. Do you allow smoking in barns? *no*
12. Is fire used in buildings except dwelling? *no*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *Yes*
14. Plastered, papered or cloth lined? *Plastered*

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 142.50 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be *filled* during the daylight only, when the stove is not in use, and that artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of October, 1910.

Policy Fee, \$	2.50
Mill "	6.70
Total, \$	9.20

Paid - Oct. 14, 1910.

M S Bollinger APPLICA



No. 1274

# APPLICATION

OF

Frank de Burton

Mountain View

Santa Clara County, Cal.

Amount Insured, = \$ 1500.00

Expires 15 day of October, 1903.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$4.50

Total amount paid, - - \$7.00

H. A. Schmidt  
Agent.

Approved Oct. 14. 1903

E. J. Smith  
President.

Ella A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents, rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

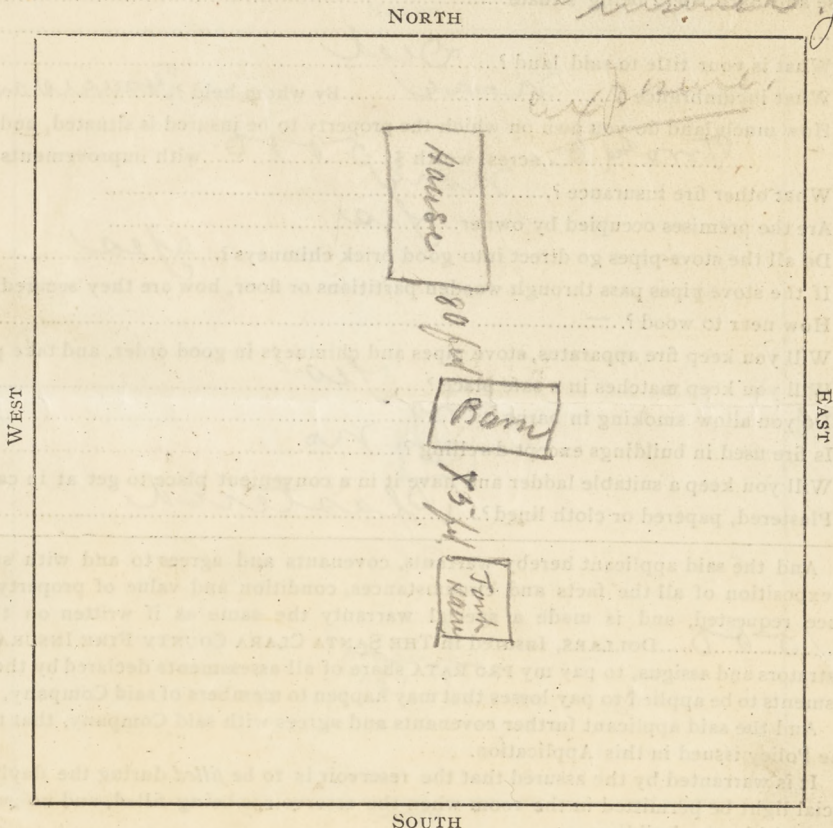
Recd in Office at 11:05 a.m. Oct 4, 1910.

Mailed - Oct 10, 1910.

new house 45 ft from this one  
insured June 1, 1912

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of F. DeBurtoni - Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Fifteen Hundred DOLLARS, for the term  
 of Three years, from the 1st day of October 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories, <u>30</u> x <u>50</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>single</u> roof	<u>2700</u>	<u>1500</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof			
On.....			
On house No. 2..... stories..... x ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>As per - Oct. 4, 1913</u>			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>2700</u>	<u>1500</u>	

House and Barn No. 1 being situate Church St 3/4 of mile South East of Mountain  
view on lot 8 of Castro Calderon Subdivision near Old Mountain View  
 House and Barn No. 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? None By whom held? Traders and Merchants State Bank of Mountain View, Cal. - Loss payable
- How much land do you own on which the property to be insured is situated, and what is its value? Two and 1/2 acres, worth \$5000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? ---
- How near to wood? ---
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 1500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4 day of October 1910.

Policy Fee, \$ 2.50  
 Mill " \$ 2.30  
 Total, \$ 4.80

75¢ Extra Prem.  
Paid May 23, 1912.

Frank de Burtoni APPLICANT.

Paid by check Oct. 10, 1910.



No. 1275.

## APPLICATION

OF

Estate of H. A. Jordan  
"Jordan Hall"  
Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 3550.00

Expires 12th day of October 1905.

Policy Fee, - - - \$ 2.50.

Mill Fee, - - - \$ 29.37

Total amount paid, - - \$ 31.87.

Renewal of # 380.  
No Agent.

Approved Oct 15, 1910

E. J. Pettit  
President.

Ella A. Taylor.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

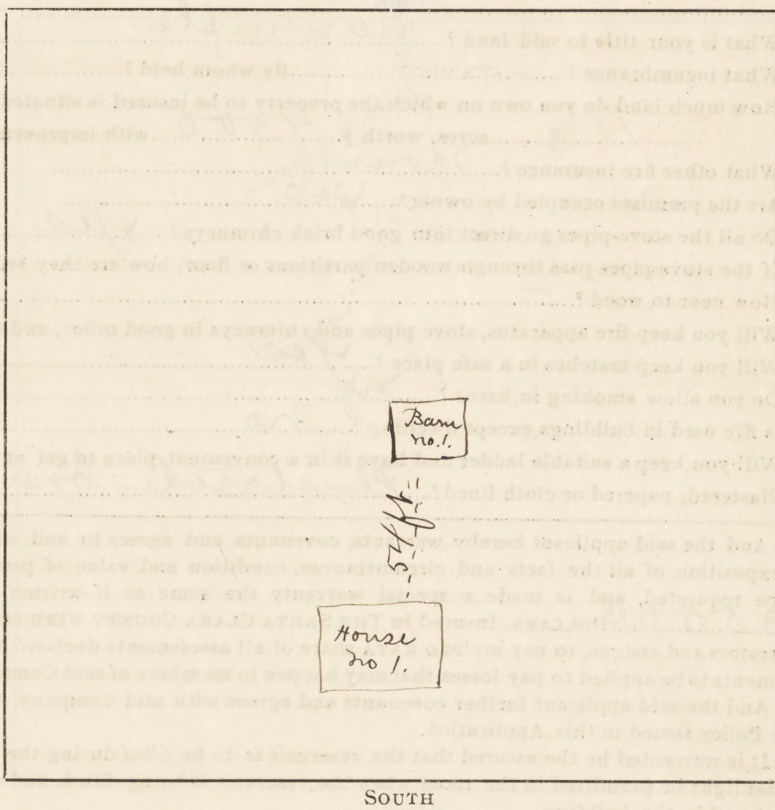
Decid in Office at 4:20 P. M. Oct 11, 1910.

Mailed - Oct 15, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH



1275

Date: 3000 @ 75 = 4500  
550 " 125 = 1375

SAN JOSE, CAL.,

February 21, 1911.

On

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On

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Having <sup>received from</sup> purchased of Estate of Mr. A. Gordon the property described in Policy No. 1275 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said Estate of Mr. A. Gordon I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Helen Van A. Gordon

On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions <del>including Piano</del>	2500	1500
On Piano		
On		
On		
On		
All while contained in dwelling No. 1		
On Windmill and Tank		
On Barn No. 1. <u>20 x 30 ft - 14 ft posts - slide attached</u>	450	300
On Barn No. 2		
On Tons of Hay		
On Horses		
On Horse Wagon	60	25
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton	225	100
On Sleigh	135	75
On Harness and Robes	75	50
All while contained in Barn No. 1 and 2. <u>no 2 insured under Pol #1180</u>		
On Pumping Plant, \$, Pump House, \$		
On		
On		
On		
On		
Total amount	5950	3550

House and Barn No. 1 being situated on El Monte Ave. near Mountain View Santa Clara County, Cal. - 3 miles South-west of M. V. Gordon Hall  
House and Barn No. 2 being situated

1. What is your title to said land? fee simple
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 11 1/3 acres, worth \$7500 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? yes
8. How near to wood? yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered - Boarded

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3550 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11th day of October, 1911.

Policy Fee, 2.50  
Mill " 29.37  
Total, 31.87

Helen Van A. Gordon Execut  
Estate of Mr. A. Gordon APPLICANT.

Paid by check. Oct 15, 1910. \$11.25 Debate paid - Apr. 17, 1911.



No. 1276.

# APPLICATION

OF

*Trusted Provider Michael Rist*

*R. A. # 3 Library* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 11000.00

Expires 14 day of Oct 1908

Policy Fee, - - - \$ 2.50

Mill Fee, 3 years, \$ 6.60

Total amount paid, - - \$ 9.10

*Andrew Montano*  
Agent.

Approved Oct. 15, 1908

*E. V. Pettit*  
President.

*Ella D. Vaplev*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

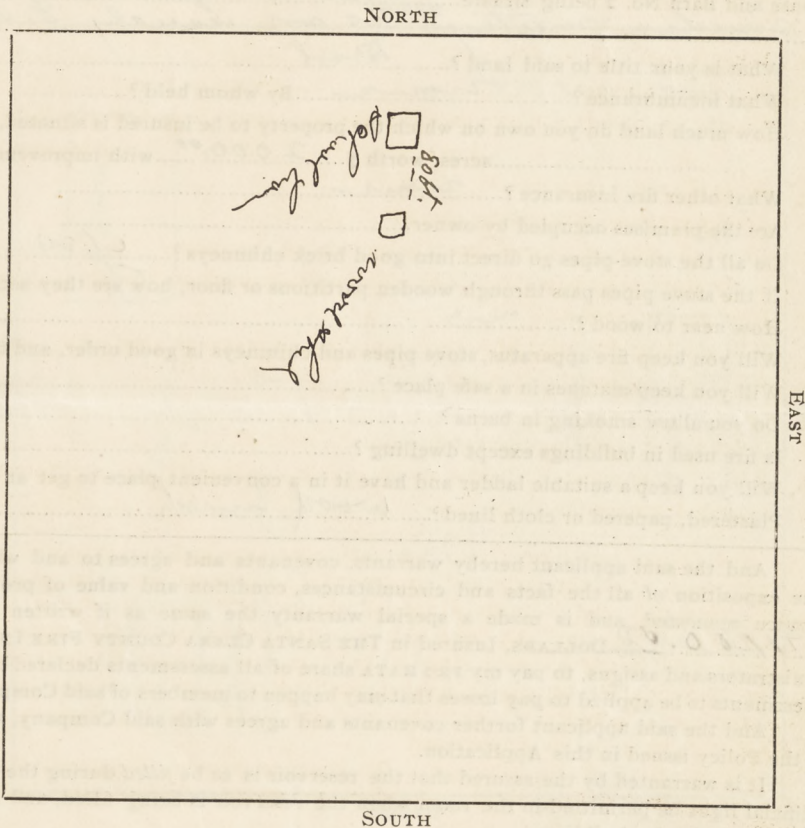
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd in Office at 2:05 P.M. Oct 14, 1910.*

*Policy mailed - Oct. 17, 1910.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



LSM



Date: 3000 @ 75 = 4500  
550 " 1.25 = 1375  
5875

# APPLICATION

Of Estate of W. A. Jordan Mountain View Postoffice, Santa Clara County, Calif.,  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss  
 damage by fire, for the sum Thirty-five Hundred and Fifty DOLLARS, for the te  
 of Three years, from the 24th day of October 1900; if approved by the Co  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insuranc  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.
On dwelling No. 1, $\frac{1}{2}$ stories 36 x 68 feet, built 1870, now in good repair, (Shingle roof)	2500	1500
On wing 1 stories 16 x 24 feet, built 1870, now in " " repair, " " roof		
On house No. 2 stories x feet, built 1870, now in " " repair, " " roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions including Piano	2500	1500
On Piano		
On		
On		
On		
All while contained in dwelling No. 1		
On Windmill and Tank		
On Barn No. 1 20 x 30 ft - 14 ft posts - steds attached	450	300
On Barn No. 2		
On Tons of Hay		
On Horses		
On One Horse Wagon	60	20
On Horse Spring Wagon		
On Horse Buggy		
On One Horse Phaeton	225	100
On Surray	135	75
On Harness and Robes	75	50
All while contained in Barn No. 1 and 2 (No 2 insured under Pol # 1180)		
On Pumping Plant, \$ , Pump House, \$		
On		
On		
On		
On		
Total amount	5950	3550

House and Barn No. 1 being situated on El Monte Ave. near Mountain View Santa Clara County, Cal. - 3 miles South-west of M. V. "Gordon Hall"

House and Barn No. 2 being situated.....

1. What is your title to said land? *See Sample.*
2. What incumbrance? *—* By whom held? *—*
3. How much land do you own on which the property to be insured is situated, and what is its value? *1 1/2* acres, worth \$ *7,500* with improvements.
4. What other fire insurance? *none*
5. Are the premises occupied by owners? *yes*
6. Do all the stove-pipes go direct into good brick chimneys? *yes*
7. If the stove pipes pass through wooden partitions or floor, how are they secured? *—*
8. How near to wood? *—*
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *yes*
10. Will you keep matches in a safe place? *yes*
11. Do you allow smoking in barns? *no*
12. Is fire used in buildings except dwelling? *no*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *yes*
14. Plastered, papered or cloth lined? *Plastered - boarded*

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of... 3.555.00... DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this.....day of.....190.....

Policy Fee, \$2.50  
Mill " 29.37  
Total, \$31.87

Foreman Gordon Hall, Exec  
City of W. A. Gordon, APPLICANT.

Paid by check. Oct 15, 1910. \$11.25 Debate paid - Apr. 17, 1911.



No. 1276.

# APPLICATION

OF

*Trustees Prunella School Dist.*

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

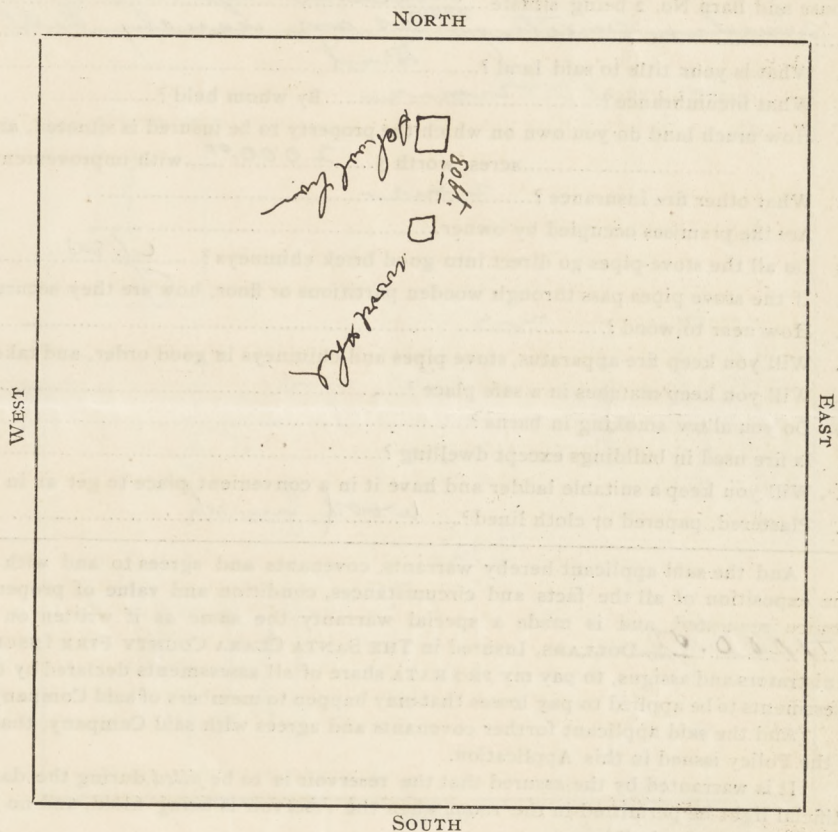
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd in Office at 2:05 P.M. Oct 14, 1910.*

*Being mailed - Oct. 17, 1910.*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





28  
✓

1276.

Date: 1100 @ 1.00 = 2200

# APPLICATION

Of Trustees of Pinedale School Dist. Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum Eight hundred DOLLARS, for the term  
of 3 years, from the 14th day of October 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories <u>x</u> .....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories <u>x</u> .....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories <u>x</u> .....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On <u>Our story frame building occupied as a public school</u>	<u>900.00</u>	<u>600.00</u>	<u>30</u>
On <u>School library</u>	<u>300.00</u>	<u>200.00</u>	<u>30</u>
On <u>Furniture and apparatus</u>	<u>450.00</u>	<u>300.00</u>	<u>30</u>
Total amount.....	<u>1650.00</u>	<u>1100.00</u>	

House and Barn No. 1 being situate On the south side of the Pacheco Pass road about  
five miles east of Gilroy  
House and Barn No. 2 being situate Permission requested to hold church services and other  
similar meetings as are usually held in country schools.  
1. What is your title to said land? Deed  
2. What incumbrance? none By whom held?.....  
3. How much land do you own on which the property to be insured is situated, and what is its value? 3/4  
.....acres, worth \$ 2000.00 with improvements.  
4. What other fire insurance? none  
5. Are the premises occupied by owner.....  
6. Do all the stove-pipes go direct into good brick chimneys? yes  
7. If the stove pipes pass through wooden partitions or floor, how are they secured? no  
8. How near to wood? no  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes  
10. Will you keep matches in a safe place? yes  
11. Do you allow smoking in barns? no  
12. Is fire used in buildings except dwelling?.....  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....  
14. Plastered, papered or cloth lined? wood finish

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1650.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12 day of Oct 1910

Policy Fee, \$ 2.50  
Mill 3 years 6.60  
Total, \$ 9.10

Paid by Warrant.

Oct 14, 1910.

Trusted

J. G. Ross  
C. W. Doan  
G. A. Moore

APPLICANT.



No. 1277

# APPLICATION

OF

Mrs. Marie S. David

Morgan Hill

Post Office,

Santa Clara County, Cal.

Amount Insured, = \$ 3950.

Expires 15 day of October 1903

Policy Fee, - - - \$2.50

Mill Fee, - - - \$15.35

Total amount paid, - - - \$

M. S. David

Agent.

Approved Oct. 15, 1903

E. J. David

President.

Ellen D. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

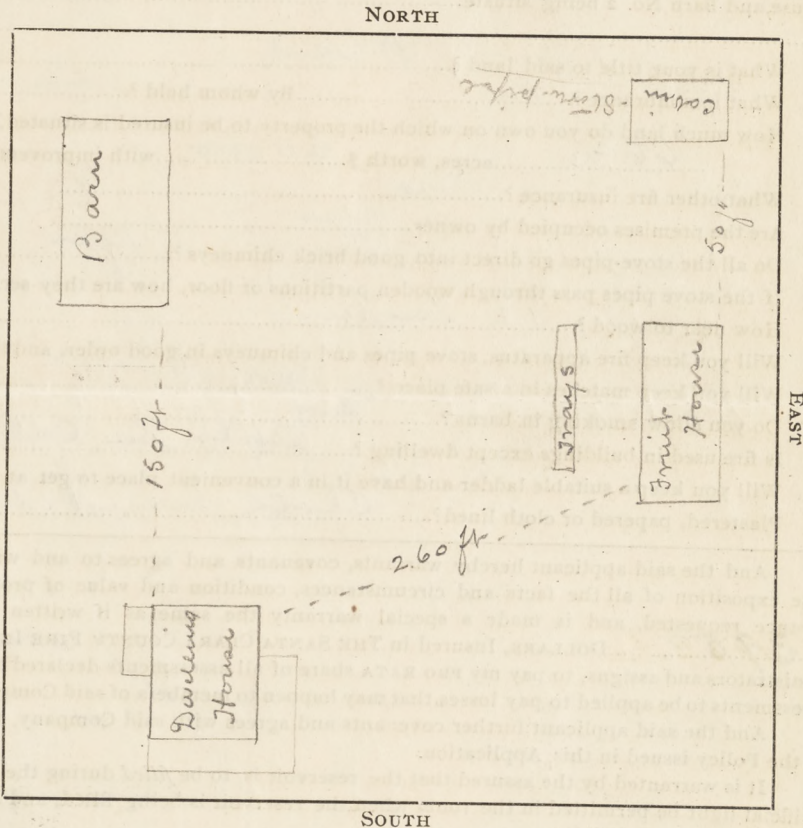
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Dec'd in Office at 9 a.m. - Oct 12, 1910  
mailed Dec. 5, 1910

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of Mrs Nellie S. David Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Thirty three hundred and Fifty DOLLARS, for the term  
 of Three years, from the 15 day of Oct 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1 <u>1 1/2</u> stories <u>24x30</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>3500</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On.....			

Morgan Hill. Cal. Oct. 14 - 1910  
Santa Clara Co. Fire Ins. Co.  
San Jose. Cal.

Dear Miss Taylor:-

Your favor of 12<sup>th</sup> recd, would say in reply  
 that Mr. Reichert did not ask for valuations & I never  
 thought of it, but will now send them -

Dwelling House	\$ 3500.00
Furniture, wearing etc. Apparel	1800.00
1 story Dwelling	150.00
Fruit House	225.00
Tray & Boxes	650.00
Barn	500.00
Hay, Grain, Tools	350.00
Harness, Buggy, Wagon	7305.00

The dwelling house may seem a high valuation  
 to the Co. but it is plastered & all wainscoted  
 down stairs with expensive wood & papered  
 with expensive paper above the wainscoting, we  
 have a very large fire place, also the best of  
 plumbing & bath room fixtures, hot & cold  
 water all over house.

Policy Fee, \$ 2.00  
 Mill " \$ 15.35  
 Total, \$ 17.35

\$ 17.50 Paid by P.O. Order - Oct 12, 1910.  
.35 " (Stamps) - Dec. 5, 1910.

Mrs Nellie S. David APPLICANT.



No. 1278.

# APPLICATION

OF

J. L. Dandleton

Sanatoga Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 600

Expires 18th day of October 1910

Policy Fee, - - - \$2.50

Mill Fee, - - - \$3.00

Total amount paid, - - - \$5.50

L. J. Dandleton  
Agent.

Approved Oct. 22, 1910.

E. J. Dandleton  
President.

Elmer D. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

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For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

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School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

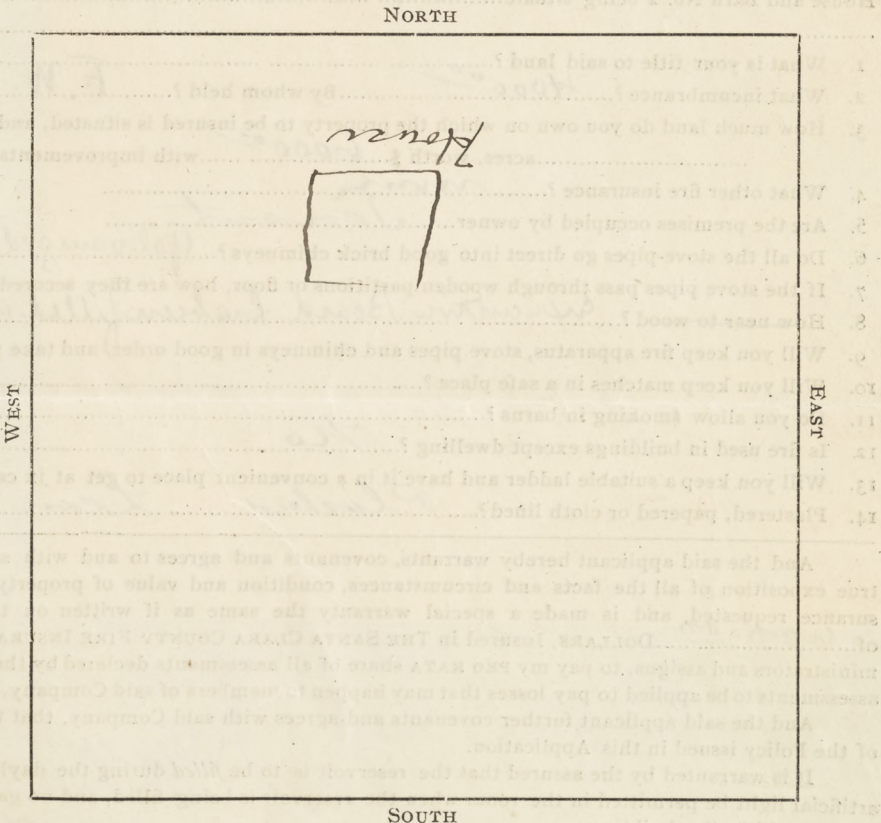
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Paid in Office at 2:20 P.M. - Oct. 18, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





28

1277

Rate: \$3000 @ 50 = 1500  
1000 " 1.00 = 1000  
400 " 1.00 = 400  
450 " 1.25 = 562.50  
5125

# APPLICATION

Of Mrs Nellie S. David Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum of Thirty Nine Hundred and Fifty DOLLARS, for the term  
of Three years, from the 15 day of Oct 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1 <u>1 1/2</u> stories <u>24 x 30</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>3500</u>	<u>2000</u>	
On wing ..... stories ..... feet, built 1....., now in..... repair,..... roof }			
On.....			

10 Oct 8nd

We have 1200 trays <sup>boxes</sup> and 350 <sup>boxes</sup> the trays are all  
good 8 ft trays and boxes in good condition also,  
we consider the trays worth 50 c per tray.

The contents of barn are over 12 tons  
hay @ \$10. per ton, good top road wagon,  
goose neck truck (2 1/2 ton), 2 set single  
harness, & 1 set double, various tools &  
implements.

We expect to be in San Jose inside  
of a week and will hand you the extra 75 c  
at that time.

Yours very truly  
Mrs Nellie S. David

Policy Fee, \$ 1.00  
Mill " 15.35  
Total, \$ 17.85

Mrs Nellie S. David APPLICANT.

\$17.85 Paid by P.O. Order - Oct 12, 1910.  
.35 " (stamps) - Dec 5, 1910.



No. 1278.

# APPLICATION

OF

J. L. Dandleton

Sanatoga Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 600

Expires 18<sup>th</sup> day of October 1903

Policy Fee, - - - \$2.50

Mill Fee, - - - \$3.00

Total amount paid, - - - \$5.50

J. Heinrich Agent.

Approved Oct. 22, 1903.

E. J. Pettit, President.

Ella C. Taylor Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

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Fruit Driers, \$4.00.

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An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Paid in Office at 2:20 P.M. - Oct. 18, 1910.

NORTH

EAST

SOUTH

WEST

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# APPLICATION

Of Mrs Nellie S. David, Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum Thirty-three Hundred and Fifty DOLLARS, for the term  
 of Three years, from the 15 day of Oct 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1 <u>1 1/2</u> stories <u>24 x 30</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3500</u>	<u>2000</u>	
On wing ..... stories ..... feet, built 1....., now in..... repair,..... roof			
On house No. 2 <u>1</u> stories <u>12 x 24</u> feet, built <u>1902</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>150</u>	<u>100</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions <u>including Piano</u>	<u>1800</u>	<u>1000</u>	
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1 <u>24 x 56 ft.</u>	<u>500</u>	<u>300</u>	
On Barn No. 2			
On <u>12</u> Tons of Hay <u>and other contents, consisting of</u>	<u>350</u>	<u>100</u>	
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$....., Pump House, \$.....			
On <u>1</u> Fruit house <u>4 x 30</u> - <u>added 3042-1910</u>	<u>220</u>	<u>100</u>	
On <u>Trays &amp; Boxes</u> <u>1200 Trays, 350 Boxes</u>	<u>525</u>	<u>350</u>	
On <u>1</u> (Trays piled near Fruit House)			
On <u>1</u> Boxes in " " "			
Total amount	<u>7050</u>	<u>3950</u>	

House and Barn No. 1 being situate Peak Ave, Morgan Hill, Santa Clara Co  
California

House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? No By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
66 2/3 acres, worth \$ 20,000 with improvements.
4. What other fire insurance? No
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood? 12 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? Only in cabin
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth lined, tacked to wood

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 3950 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of Oct 1910

Policy Fee, \$ 2.50  
 Mill " 15.35  
 Total, \$ 17.85

Mrs Nellie S. David APPLICANT.

\$ 17.50 Paid by P.O. Order - Oct 12, 1910.  
.35 " (Stamps) - Dec 5, 1910.

Notified - Oct. 1910  
 According to request of assured, the  
 President loaned insurance on  
 Fruit Trays and Boxes to \$500.  
 Value Trays 400 - Boxes 100

28

1277

Rate: \$ 3000 @ 50 = 1500  
 1000 @ 1.00 = 1000  
 400 " 1.00 = 400  
 450 " 1.25 = 562.50  
 5125



No. 1278.

# APPLICATION

OF

*J. L. Donahoe*  
*Sanatoga* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 600

Expires 18<sup>th</sup> day of October 1910

Policy Fee, - - - \$2.50

Mill Fee, - - - \$3.00

Total amount paid, - - \$5.50

*J. J. Schuch*  
Agent.

Approved *Oct. 22,* 1910.

*E. J. Pettit*  
President.

*Ellie C. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

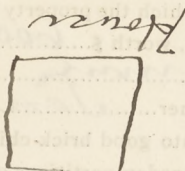
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Paid in Office at 2:20 P.M. - Oct. 18, 1910.*

NORTH

EAST



WEST

SOUTH

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1278.

Date: 600 @ 50

# APPLICATION

Of.

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On

On

On

On

On

SAN JOSE, CAL.,

Jan. 26, 1915

Having purchased of J. L. Pundleton the property described in  
Polic. No. 1278 in the Santa Clara County Fire Insurance Company, and the said Polic. 4.  
having been assigned to me by said J. L. Pundleton  
I hereby accept the said Polic. of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed:

Wm. Godfrey

P.O. Box 325 - Los Gatos, Calif

Saratoga Oct 17/1915

Oct. 18, 1915

Not renewed

Miss Taylor

Saratoga, Cal. 12-1-15

Santa Clara Fire Ins Co  
San Jose

Dear Sirs:

Enclosed find my check to cover  
Insurance on Hanscom Building.

Please have this sent to me in  
the future so I can include it with  
my other.

I have cut out the wood partition  
and filled in with brick in the  
Kilshaw house

Yours truly  
J. L. Pundleton

a road

its value?

3.7 acres

on pipe passes out the wall  
is according to request of Dec 2, 1910.  
and with brick no wood near.

care of ashes and embers?

fire? Caled

company, that the foregoing is a full, just and  
Insured, and is offered as a basis of the in-  
e of the Policy. For and in consideration  
COMPANY, I bind myself, heirs, executors, ad-  
tors of said Company, within sixty days, said  
dental expenses, during the life of my Policy.  
-Laws of the said Company shall form a part

ly, when the stove is not in use, and that no  
except that contained in said reservoirs shall

ay of Oct 1910

Pundleton APPLICANT.



No. 1279

# APPLICATION

OF

A. M. Buck

Superstition Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1160.00

Expires 22 day of October, 1910

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 5.80

Total amount paid, - - - \$ 8.30

A. B. Huether

Oct 22, 1910 Agent.

Approved E. J. Pettit, 1910

E. J. Pettit, President.

Ella A. Taylor, Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

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Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

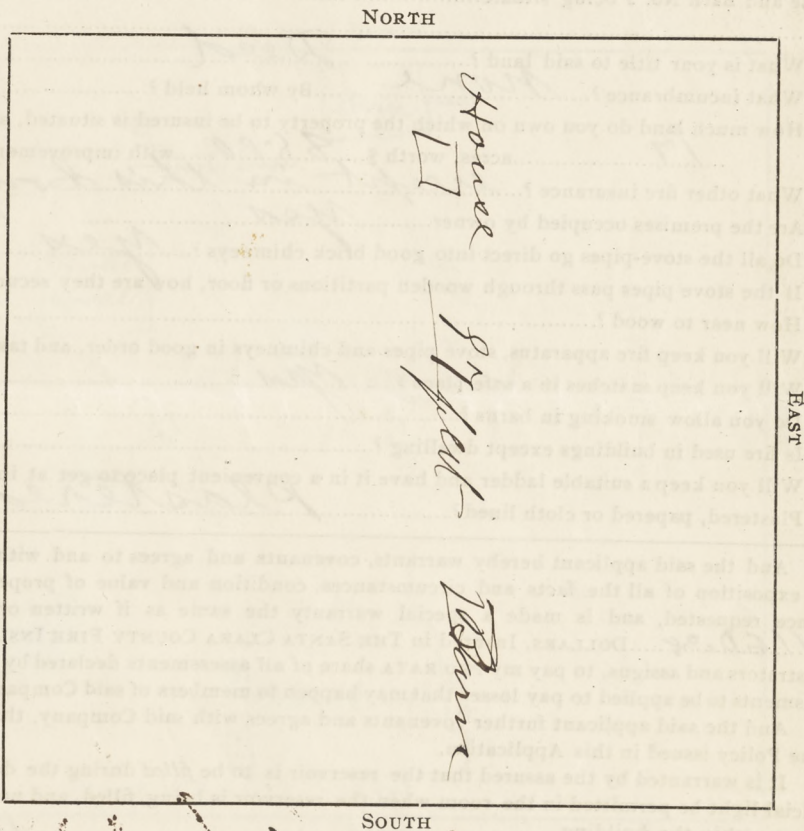
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Filed in Office at 9:00 a.m. Oct 22, 1910.

mailed - Oct 22, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1278. Date: 600 @ 50

# APPLICATION

Of J. L. Pendleton, Saratoga, Postoffice, Santa Clara County, Calif.,  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss  
damage by fire, for the sum... Five Hundred... DOLLARS, for the term  
of Five years, from the 18th day of Oct. 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insuran-  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	R
On dwelling No. 1, <u>1</u> stories, <u>32</u> x <u>28</u> feet, built 1....., now in <u>Good</u> repair, <u>Shingle</u> roof }			
On wing .....stories <u>32</u> x <u>9</u> feet, built 1....., now in..... repair,..... roof }			
On.....	<u>900</u>	<u>600</u>	
On house No. 2.....stories.....x.....feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			

Saratoga Oct 17th 1910  
Miss Taylor  
Have not said anything about chimneys on the application this the situation, there are two brick chimneys but one of them is on a shelf on the outside of the house and there is an iron chimney through the side of the house that does not touch wood, then a stove pipe into the chimney with about 1/2 inch space all around it. Mr Pendleton will send check for \$5.00 (five <sup>30</sup>/<sub>100</sub>) and if the board is not willing to pass it as it is will either pay more or change the chimney so it will have brick through the wall. If Mr Pendleton does not send check before I come in I will pay L J Church.

Oct. 18, 1915  
Not renewed

road road  
Kishan  
and what is its value? 37 acres  
ts.  
An iron pipe passes out the wall. This according to request of Dec. 2, 1910. around with brick. No road rules. proper care of ashes and embers?

case of fire?.....  
to Cited  
said Company, that the foregoing is a full, just and y to be Insured, and is offered as a basis of the in- the face of the Policy. For and in consideration  
of fire?.....  
J. L. Pendleton APPLICANT.

of... 600... DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.  
It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.  
IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17th day of Oct 1910  
Policy Fee, \$ 2.50  
Mill " \$ 3.00  
Total, \$ 5.50

\$5.50 Paid by check Oct 20, 1910.



No. 1279

# APPLICATION

OF

A. M. Buck

Superintendent

Post Office

\$

Amount

Expires

Policy Fee,

Mill F

Total amou

*[Signature]*

Approved

*[Signature]*

*[Signature]*

*[Signature]*

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

For detached barns or stables and contents rated \$1.50.

For buildings over 400 feet from dwelling, used for storage only, rated at \$2.00.

For school-houses and churches rated \$1.50.

For distilleries, \$4.00.

For buildings to be detached and not less than 100 feet from other exposures. 25 cents on 100 added on all buildings less than 60 feet from exposures.

For buildings to rate the same as the buildings in which they are kept.

For outbuilding (except a barn or stable) in which no fire is used, is not an exposure to dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

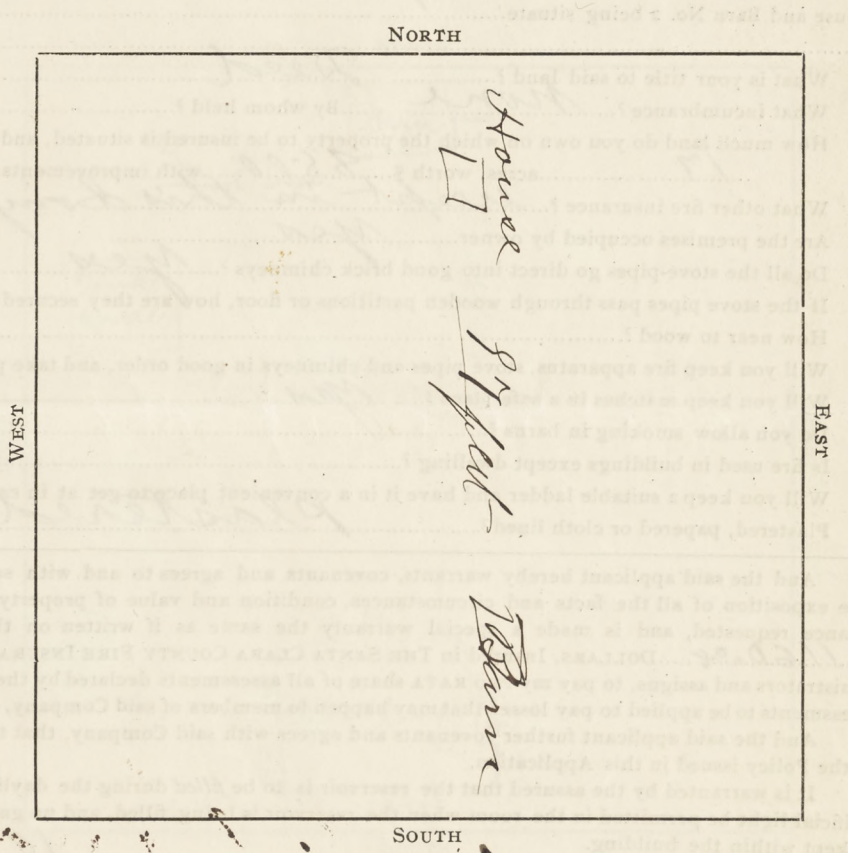
For ten two or more buildings adjoining or adjacent are occupied by the same person for common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Filed in Office at 9:00 a.m. Oct 22, 1910.

Mailed Oct 22, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





218 ✓

1278.

Date: 600 @ 50

# APPLICATION

Of J. L. Pendleton, Paratoga.....

Postoffice, Santa Clara County, Calif.,

**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss

damage by fire, for the sum Five Hundred.....

DOLLARS, for the term

of Five years, from the 18th day of Oct.....

1910, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	R
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>28</u> feet, built 1....., now in <u>Gal</u> repair, <u>Single</u> roof			
On wing..... stories <u>32</u> x <u>9</u> feet, built 1....., now in..... repair,..... roof			
On.....			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....		<u>600</u>	

House and Barn No. 1 being situate South from Pollard road  
about 1/2 mile.....

House and Barn No. 2 being situate 37 acres.....

1. What is your title to said land?.....
2. What incumbrance? None..... By whom held? F. W. Kishan.....
3. How much land do you own on which the property to be insured is situated, and what is its value? 37 acres  
..... acres, worth \$ 6000..... with improvements.
4. What other fire insurance? None.....
5. Are the premises occupied by owner? Tenant.....
6. Do all the stove-pipes go direct into good brick chimneys? Galvanized iron pipe passes out the wall.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured? This according to request of.....
8. How near to wood? Executive Board has been filled around with brick no wood near.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?.....
11. Do you allow smoking in barns? No.....
12. Is fire used in buildings except dwelling? No.....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
14. Plastered, papered or cloth lined? Plastered Lean to Caled.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 600.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17th day of Oct..... 1910

Policy Fee, \$ 2.50  
Mill " \$ 3.50  
Total, \$ 5.50

J. L. Pendleton APPLICANT.

5.50 Paid by check - Oct 20, 1910.



No. 1279

# APPLICATION

OF

A. N. Buck

Resident

Amount

Expires

Policy Fee,

Mill F

Total amou

Approved

Cell

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Charged barns or stables and contents rated \$1.50.

Over 400 feet from dwelling, used for storage only, rated at \$2.00.

Pol-houses and churches rated \$1.50.

Buildings to be detached and not less than 100 feet from other exposures. 25 cents on 100 added on all buildings less than 60 feet from exposures.

Tents to rate the same as the buildings in which they are kept.

Outbuilding (except a barn or stable) in which no fire is used, is not an exposure to dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

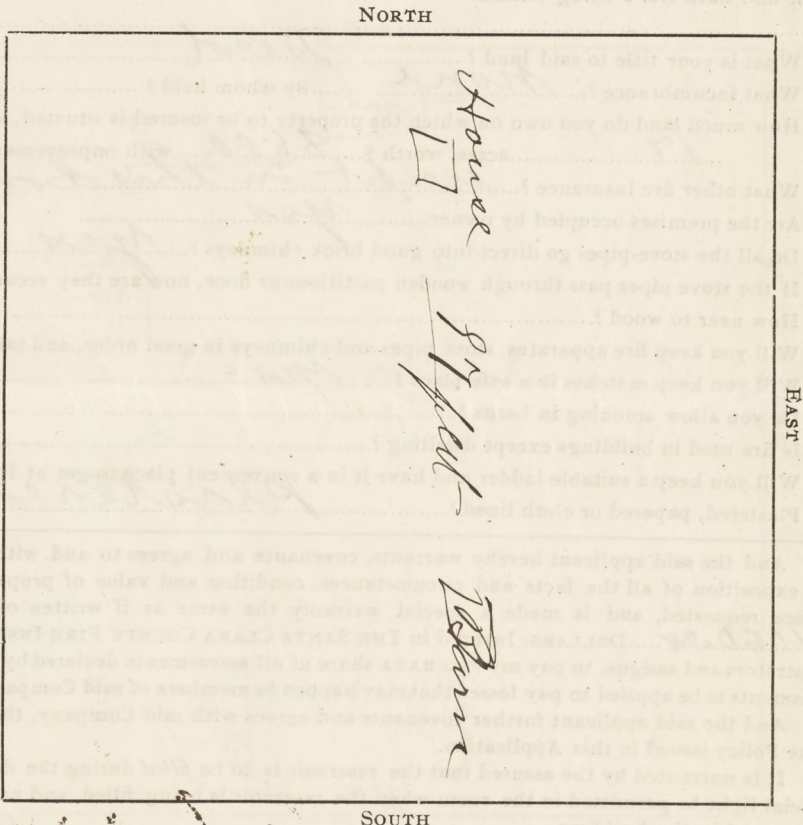
When two or more buildings adjoining or adjacent are occupied by the same person for common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Filed in Office at 9:00 A.M. Oct 22, 1910.

Mailed Oct 22, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





28

1279.

Rate: 1160 @ .50

# APPLICATION

Of A. M. Buck & Fertine Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Eleven Hundred & Sixty DOLLARS, for the term  
of Five years, from the 22 day of October 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories, <u>28</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1750</u>	<u>1160</u>	
On wing ..... stories, ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2..... stories, ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>1750</u>	<u>1160</u>	

*Cancelled at request of assured - June 19, 1915*  
*Renewed under # 2629*

House and Barn No. 1 being situate on Basquet Road 1/2 mile west  
of Lincoln School House  
House and Barn No. 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 17 acres, worth \$ 2500 with improvements.
4. What other fire insurance? except in this company - on Barn
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? yes
12. Is fire used in buildings except dwelling? .....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1160.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18th day of October 1910

Policy Fee, \$ 2.50  
Mill " 5.80  
Total, \$ 8.30

A. M. Buck APPLICANT.

*Paid by Check - Oct. 22, 1910.*



No. 280

# APPLICATION

OF

*Mr. John A. Smith,*

*Paul Jose,* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 4500.00

Expires 28 day of October, 1910.

Policy Fee, - - - \$2.50

Writing Fee, - - - \$22.50

Total amount paid, - - \$25.00

*W. J. Wetherill*  
Agent.

Approved *Oct 30,* 1910

*E. J. Oltitt,*  
President.

*Ella A. Taylor,*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

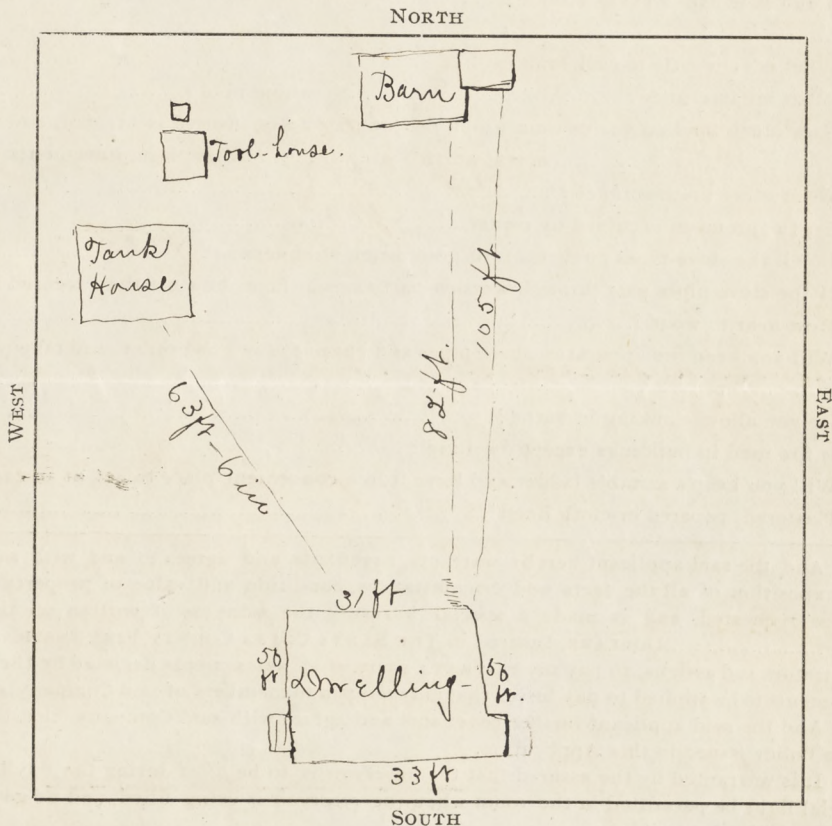
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Paid in Office at 10:10 a.m. Oct. 28, 1910.*  
*Mailed - Oct 29, 1910.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

28 ✓  
1280.  
Date: 4500 @ .50

Of Mrs. Bradley Smith, 193 Minnesota Ave.,  
San Jose, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of forty-five hundred DOLLARS, for the term  
of five years, from the 28th day of October, 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1 <u>2</u> stories <u>33</u> x <u>50</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>6000</u>	<u>4000</u>	
On wing ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions, <u>including Piano</u> ( <u>\$400.00</u> )	<u>3400</u>	<u>500</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank .....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay <u>Cancelled Jan 6, 1913</u>			
On ..... Horses <u>Building and part of contents destroyed</u>			
On ..... Horse Wagon <u>by fire on Jan. 5, 1913</u>			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>9400</u>	<u>4500</u>	

House and Barn No. 1 being situate at #193 Minnesota Avenue, near  
San Jose, Cal.  
House and Barn No. 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 16.5 ft x 280 ft  
Lot ..... acres, worth \$ 11,500 ..... with improvements.
4. What other fire insurance? no other
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Yes

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of Oct, 1910.

Policy Fee, \$ 250  
Mill " 22.50  
Total, \$ 250.00

Lophrona Smith APPLICANT.

Paid - Oct. 28, 1910.



No. 1281

# APPLICATION

OF

A. D. Van Dusen

San Gabriel,  
Santa Clara County, Cal.

Amount Insured, = \$ 1800.00

Expires 29th day of Oct. 1903.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 1.92

Total amount paid, - - - \$

Elizabeth M. Stuart,  
Agent.

Approved. Nov. 5th 1900.

E. J. Pettit,  
President.

Ella D. Taylor,  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

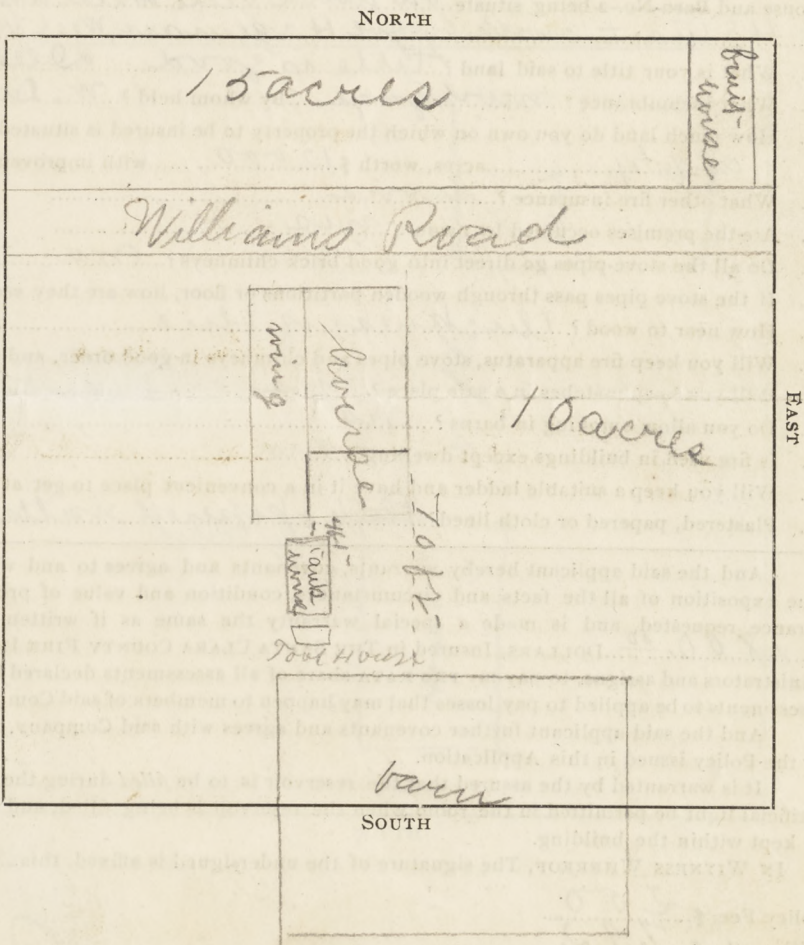
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decd in Office at 8:30 P.M. Oct 29. 1910.

Policy delivered - Nov. 16. 1910

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





28 ✓

1281

Date: 1200 @ .60 = 1440  
600 " 1.00 = 1200  
2640

# APPLICATION

Of A. D. Van Arsdell Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Eighteen hundred DOLLARS, for the term  
of 3 years, from the 29th day of October 1900, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, 1 stories, 24 x 30 feet, built 1893, now in good repair, shingle roof	15.00	10.00	
On wing 1 stories, 12 x 4 1/2 feet, built 1909, now in repair, paper roof			
On fruit house 1 " 24 x 50 " " 1908 " " " shake "	6.00	4.00	
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank house	3.00	2.00	
On Barn No. 1 48 x 26 ft, shingle roof, 70 ft from house	3.00	2.00	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	27.00	18.00	

Total amount

27.00

18.00

- House and Barn No. 1 being situate on South side Williams road, bounded east by  
Williams Road, W. by H. Stuart, S. by H. T. Tuten, N. by Mrs. T. Carroll  
House and Barn No. 2 being situate on North side Williams road, bounded east by  
W. H. Stuart, north by J. H. Hagmann, West by Pereira, Angelita & Bogert  
1. What is your title to said land? title is good deed  
2. What incumbrance? mortgage By whom held? W. Douglas  
3. How much land do you own on which the property to be insured is situated, and what is its value? Twenty five  
and 1/2 acres, worth \$12,000 with improvements.  
4. What other fire insurance? none  
5. Are the premises occupied by owner? yes  
6. Do all the stove-pipes go direct into good brick chimneys? no  
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Terra cotta flue in ceiling  
8. How near to wood? Thickness of flue  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes  
10. Will you keep matches in a safe place? yes  
11. Do you allow smoking in barns? no  
12. Is fire used in buildings except dwelling? no  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes  
14. Plastered, papered or cloth lined? cloth & papered walls, ceiling of wood  
only tables

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1800.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28th day of Oct 1900.

Policy Fee, \$ 2.50  
Mill " \$ 7.92  
Total, \$ 10.42

A. D. Van Arsdell APPLICANT.

Paid by check Nov. 16, 1910.



No. 1282

# APPLICATION

OF

J. Bogert.

Laurel Hill, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1200.00

Expires 1st day of November, 1915

Policy Fee, \$2.58

Mill Fee, \$7.30

Total amount paid, \$9.88

J. C. Wiesendanger,  
Agent.

Approved Oct. 30, 1915

E. J. Pettit,  
President.

Ella O. Taylor,  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

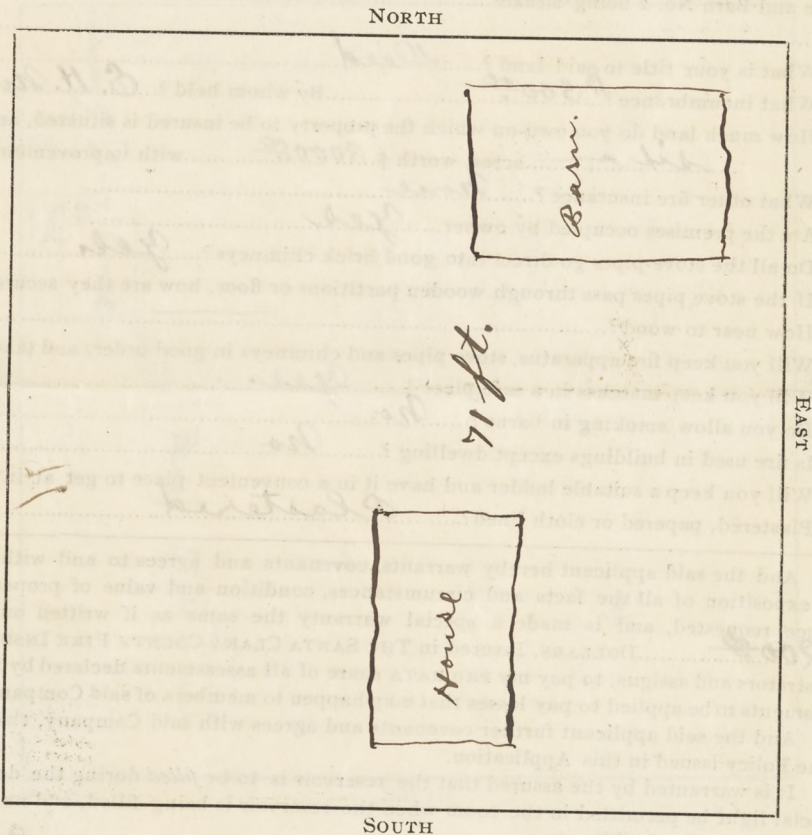
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Dec'd in Office at 11:40 a.m. Oct. 29, 1915.  
Delivered - Nov. 5, 1915

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of J. Bogert, Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Twelve Hundred DOLLARS, for the term  
 of five years, from the First day of November 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>36</u> feet, built <u>2 months</u> now in <u>repair</u> , <u>shingle</u> roof	<u>1200.00</u>	<u>800.00</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>120.00</u>	<u>80.00</u>	
On <u>Piano</u>	<u>90.00</u>	<u>60.00</u>	
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1. <u>24</u> x <u>44</u> — <u>8 ft eave</u>	<u>240.00</u>	<u>160.00</u>	
On Barn No. 2	<u>90.00</u>	<u>60.00</u>	
On <u>9</u> Tons of Hay <u>not insured</u>			
On <u>Horses</u>			
On <u>2</u> Horse Wagon	<u>30.00</u>	<u>20.00</u>	
On <u>Horse Spring Wagon</u>			
On <u>1</u> Horse Buggy <u>sunny &amp; buggy</u>	<u>30.00</u>	<u>20.00</u>	
On <u>Horse Phaeton</u>			
On <u>On</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>10</u> , Pump House, \$ <u>10</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
Total amount	<u>1800.00</u>	<u>1200.00</u>	

House and Barn No. 1 being situate On north side of Williams Road, about  
1/2 mile N. W. from Campbell  
 House and Barn No. 2 being situate

- What is your title to said land? Deed
- What incumbrance? \$500.00 By whom held? E. H. Mathews
- How much land do you own on which the property to be insured is situated, and what is its value?  
1/2 acres, worth \$ 3000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? Yes
- How near to wood? Yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of \$1200.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of October 1910.

Policy Fee, \$ 2.50  
 Mill " \$ 7.30  
 Total, \$ 9.80

J. Bogert APPLICANT.

Paid - Nov. 5, 1910.



No. 1283

# APPLICATION

OF

Charles A. Parker

San Francisco, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1150.00

Expires 1st day of November 1903

Policy Fee, - - - \$2.50

Mill Fee, - - - \$5.40

Total amount paid, - - - \$79.00

General of # 382  
No Agent.

Approved Nov. 5<sup>th</sup> 1903

E. J. Stettin,  
President.

Ella A. Taylor,  
Secretary.

Press of Brewer Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

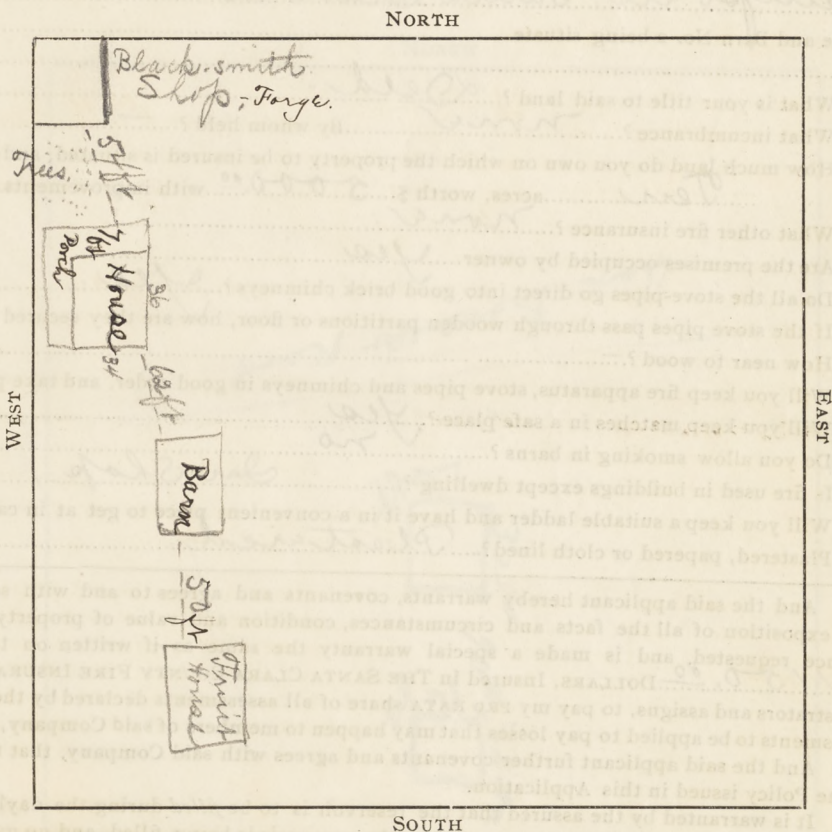
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 10:00 a.m. Oct 31, 1910.

Mailed Nov. 5, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





APPLICATION

Of Chas. L. Parker Campbell, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Eleven hundred and Fifty DOLLARS, for the term  
of three years, from the 1st day of November 1900, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1 <u>2</u> stories <u>34</u> x <u>36</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>1500</u>	<u>800</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300</u>	<u>200</u>	
On .....			
On Piano			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank			
On Barn No. 1 <u>24</u> x <u>36</u> ft built <u>1895</u> - <u>Shingle</u> roof.	<u>300</u>	<u>150</u>	
On Barn No. 2			
On ..... Tons of Hay			
On .....			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>2100</u>	<u>1150</u>	

House and Barn No. 1 being situate on Union Ave. Two miles South of  
Campbell, Santa Clara Co. Cal.  
House and Barn No. 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? —
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ 5000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? —
8. How near to wood? —
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? In Shop
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1150.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31st day of October 1900.

Policy Fee, \$ 2.50  
Mill " \$ 3.40  
Total, \$ 5.90  
Chas. L. Parker APPLICANT.  
Paid - Oct. 31, 1910.

Dwelling wired for electric lights.  
Reported - Nov. 22, 1913.



No. 1284

# APPLICATION

OF

C. W. Porter

Mountain View Post Office,  
Rt. 17 Box 124  
Santa Clara County, Cal.

Amount Insured, = \$ 1000.00

Expires 1st day of November, 1910

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 6.00

Total amount paid, - - - \$ 8.50

H. S. Burrows

Agent.

Approved Nov 5 1910

E. J. Pettit

President.

Ella A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

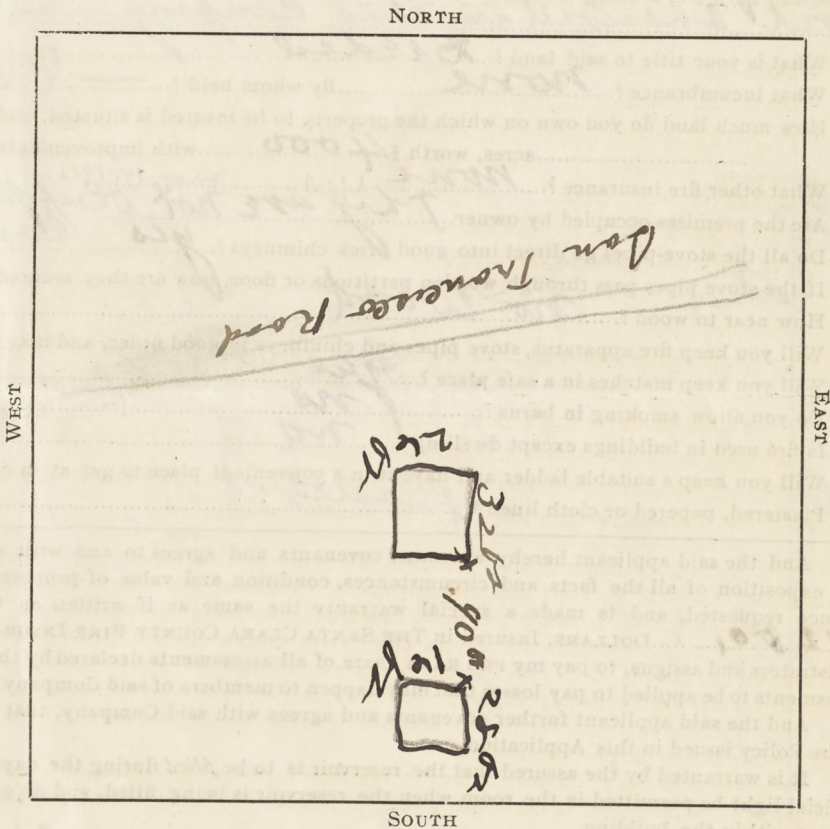
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Rec'd in Office at 9:10 a.m. Nov. 1, 1910.

Policy delivered - Nov. 12, 1910

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

SAN JOSE, CAL., *Apr 10* 1914

Having purchased of *C. W. Porter* the property described in Policy No. *1284* in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said *C. W. Porter* I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *H. Bayburn*  
(Bayburn)

*R.D. 17, Box 123, Mt. View.*

On		Rate
On		
On		
On		
All while contained in dwelling No.		
On Windmill and Tank		
On Barn No. 1	<i>Two Storries - 28ft x 16ft -</i>	<i>300</i>
On Barn No. 2		<i>200</i>
On Tons of Hay		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, \$		
On Pump House, \$		
On		
On		
On		
On		
Total amount		<i>1500 1000</i>

House and Barn No. 1 being situate *on San Francisco Road half way between Sunnyvale and Mountain View on south side of road*  
House and Barn No. 2 being situate *Piano in house where Mr. C. W. Porter now lived insured in this company last year*

- What is your title to said land? *Deeded*
- What incumbrance? *none* By whom held? *J. B. Wilson - Lora payable Apr. 10, 1914*
- How much land do you own on which the property to be insured is situated, and what is its value? *4000* acres, worth \$ *4000* with improvements.
- What other fire insurance? *none*
- Are the premises occupied by owner? *yes*
- Do all the stove-pipes go direct into good brick chimneys? *yes*
- If the stove pipes pass through wooden partitions or floor how are they secured? *no*
- How near to wood? *no wood*
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *yes*
- Will you keep matches in a safe place? *yes*
- Do you allow smoking in barns? *no*
- Is fire used in buildings except dwelling? *no*
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *yes*
- Plastered, papered or cloth lined? *plastered*

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of *1000* DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this *31* day of *October* 191*4*

Policy Fee, \$ *2.50*  
Mill " \$ *6.00*  
Total, \$ *8.50*

*C. W. Porter* APPLICANT.

*Paid by check Nov. 12, 1918.*



No. 1285

# APPLICATION

OF

O. B. McNeal

Mountain View

Santa Clara County, C

Amount Insured, = \$

Expires 1st day of Nov

Policy Fee, - - - - \$

Mill Fee, - - - - \$

Total amount paid, - - - \$

Otto Hoover

Approved Nov 5

E. J. Pettit

Ella O. Taylor

Press of Brower Printing Co., San Jose

Mountain View Calif 10/31/10

Santa Clara County Fire Insurance Co  
San Jose

Dear Miss Taylor

I inclose here an application  
of Mr. C. W. Porter He has recently <sup>purchased</sup> a 5 acre  
tract adjoining his home on which there is a  
new cottage and barn, these premises are not  
occupied now and will not likely be occupied  
for some time. I believe the risk is good  
if you care to accept same please notify Mr. Porter  
of same and amt necessary for him to send.

They have recently purchased the Piano it is  
it is at their home place in the dwelling you  
insured for him last year if you cannot  
insure the Piano in this policy please say so  
and draw a line through same. However it  
would oblige him very much to have it go in  
this policy. Yours Very Respectfully  
N S Gurrell

SOUTH



# APPLICATION

Of C W Porter Mountain view Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum One Thousand DOLLARS, for the term  
 of Five years, from the 1st day of November 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, ...stories <u>2</u> x <u>26</u> feet, built <u>1908</u> now in <u>good</u> repair, <u>single</u> roof	<u>1200</u>	<u>800</u>	
On wing ...stories ...x...feet, built 1..... now in.....repair,.....roof }			
On .....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On .....			
On Piano <u>one</u>			
On .....			
On .....			
On .....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1 <u>Two Storries - 28ft x 16ft -</u>	<u>300</u>	<u>200</u>	
On Barn No. 2.....			
On.....Tons of Hay.....			
On .....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>1500</u>	<u>1000</u>	

- House and Barn No. 1 being situate on San Francisco Road half way between  
Sunny Vale and Mountain View on south side of road
- House and Barn No. 2 being situate in house where Mr. C W Porter now  
lives and insured in this company last year
- What is your title to said land? Deeded
  - What incumbrance? none By whom held? John Willson - Losa payable
  - How much land do you own on which the property to be insured is situated, and what is its value? Five acres, worth \$4000 with improvements.
  - What other fire insurance? none
  - Are the premises occupied by owner? yes
  - Do all the stove-pipes go direct into good brick chimneys? yes
  - If the stove pipes pass through wooden partitions or floor, how are they secured? no
  - How near to wood? no wood
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
  - Will you keep matches in a safe place? yes
  - Do you allow smoking in barns? no
  - Is fire used in buildings except dwelling? no
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
  - Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1000 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of October 1910

Policy Fee, \$ 2.50  
 Mill " \$ 6.00  
 Total, \$ 8.50

C W Porter APPLICANT.

Paid by check Nov. 12, 1910.



No. 1285

# APPLICATION

OF

O. B. McCall

Mountain View

Santa Clara County, Ca

Amount Insured, = \$

Expires 1st day of Novem

Policy Fee, - - - \$

Mill Fee, - - - \$

Total amount paid, - - \$

Otto Haeberlin

Approved Nov. 5

E. J. Pettit

Ella O. Taylor

Press of Brower Printing Co., San Jose

Mountain View Calif 10/31/10

Santa Clara County Fire Insurance Co  
San Jose

Dear Miss Taylor

I inclose here an application  
of Mr. C. W. Porter He has recently <sup>purchased</sup> a 5 acre  
tract adjoining his home on which there is a  
new cottage and barn, these premises are not  
occupied now and will not likely be occupied  
for some time. I believe the risk is good  
if you care to accept same please notify Mr. Porter  
of same and amt necessary for him to send.

They have recently purchased the piano it is  
it is at their home place in the dwelling you  
insured for him last year if you cannot  
insure the piano in this policy please say so  
and draw a line through same. However it  
would oblige him very much to have it go in  
this policy. Yours very Respectfully  
N S Gurrells

SOUTH



Date: 800 @ .50 - 800  
200 " 1.00 400  
1200

Calif., to  
loss or  
the term  
e Com-  
insurance

Having purchased of B. W. Porter the property described in  
Policy No. 1284 in the Santa Clara County Fire Insurance Company, and the said Policy..  
having been assigned to me by said B. W. Porter

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

De.	Rate
100	.....
.....	.....
.....	.....

Mountain View Calif 10/31/10

Book's Case County Fair Insurance Co

200

From Mrs Taylor

I enclose these on application

Proctor

of Mr. C. W. Porter He has recently purchased

that appearing his name on each there is a

new, better, and lower, these promises are met

of course I believe the risk is of course

My dear Sir, I am in receipt of your letter of the 10th inst.

The two recently purchased the Prison is is

is of this same place in the church of St. John

Received for this book of your account

Remove the leaves in this policy please only on

and above a line straight down

... of the ...

1810,

APPLICANT.

Paid by check Nov. 12, 1918.



No. 1285

# APPLICATION

OF

C. B. McLaughlin

Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured, = \$ 1190

Expires 1st day of November 1903.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 4.35

Total amount paid, - - - \$ 6.85

Otto Hoerning Agent.

Approved Nov. 5 1903.

E. J. Pettit President.

Ella A. Taylor Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

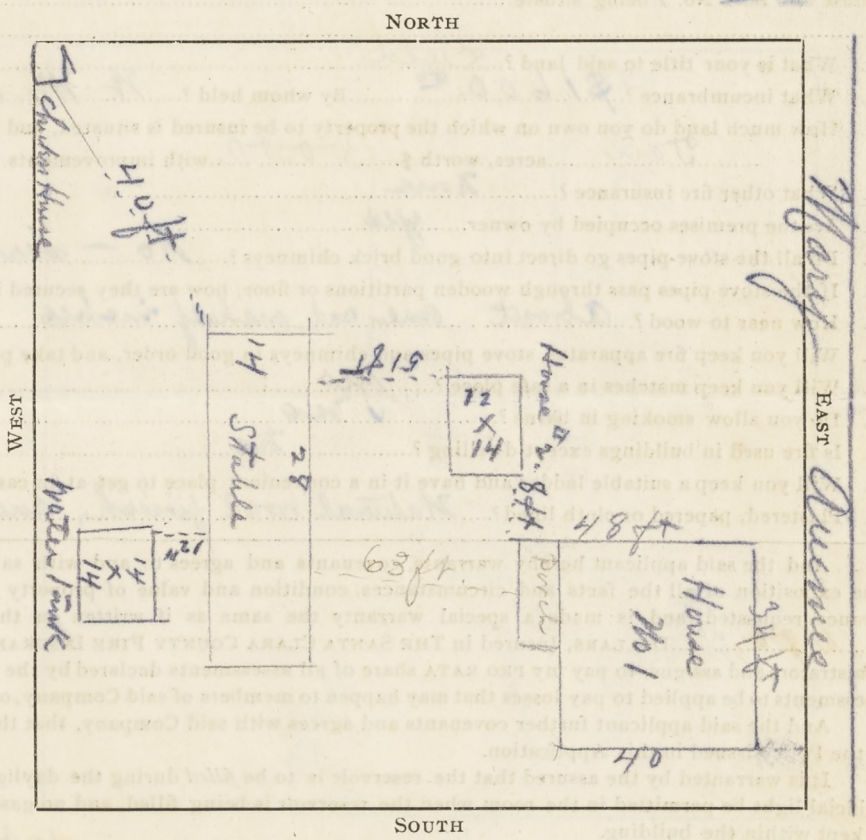
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Rec'd in Office at 3:50 P.M. Nov. 1, 1910.  
Policy mailed - Nov. 8, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1285

Date: 11/40 @ 60-1368  
50 @ 75-75

1443

## APPLICATION

Of O. B. Whaley Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Eleven Hundred and thirty DOLLARS, for the term  
 of Three years, from the 1st day of November, 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>one</u> stories <u>34</u> x <u>48</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing ..... stories ..... feet, built 1..... now in..... repair,..... roof }			
On.....			
On house No. 2, <u>two</u> stories <u>12</u> x <u>14</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>100</u>	<u>50</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>150</u>	<u>100</u>	
On.....			
On Piano <u>Organ</u>	<u>60</u>	<u>40</u>	
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1810</u>	<u>1190</u>	

House and Barn No. 1 being situate On Mary Ave. Sunnyside Township, Santa Clara Co. Cal  
 House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? \$1600.00 By whom held? H. M. Hall
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
Ten acres, worth \$..... with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? No - Terracotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? through Terra cotta
8. How near to wood? about one and one-half inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Natural wood finish, and cloth & paper over boards

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1190.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of November, 1910.

Policy Fee, \$ 2.50  
 Mill " 4.35  
 Total, \$ 6.85

Paid by check - Nov. 8, 1910.

O. B. Whaley

APPLICANT.



No. 1286.

# APPLICATION

OF

Mrs. Alice M. Johnson  
Box 39-40.  
Pumprale, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$2225.00

Expires 2 day of November 1903,

Policy Fee, \$2.50

Mill Fee, \$7.35

Total amount paid, \$9.85

X L. F. Johnson  
Agent.

Approved Nov. 5<sup>th</sup> 1900

E. J. Pettit,

President.

Ella A. Taylor,

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

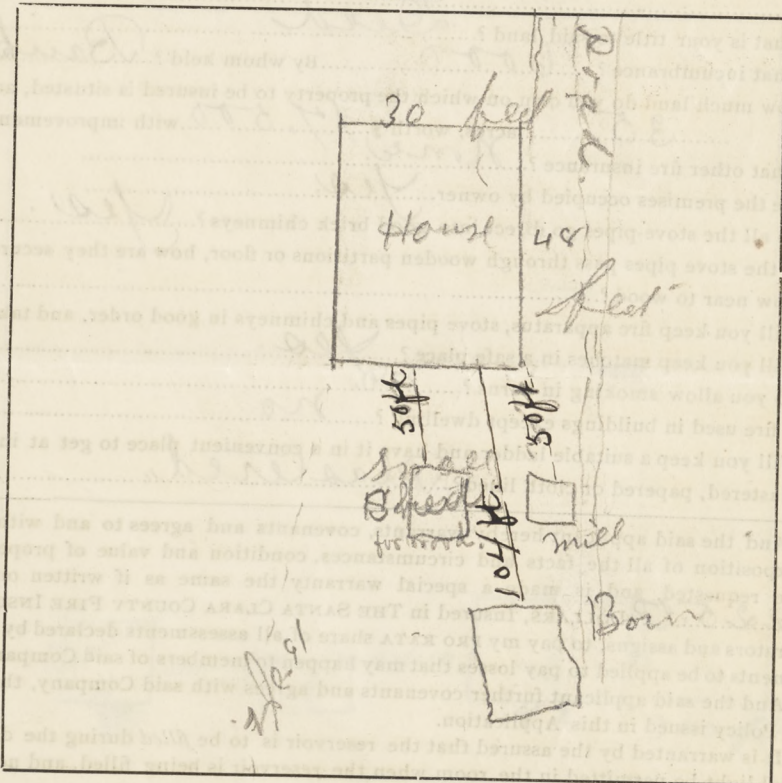
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 2:00 o'clock Nov. 2, 1910.

mailed Nov. 5, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Storage



1286.

Date: 2000 @ 50 = 2000  
225. 1.00 + 50  
2450

## APPLICATION

43 ✓  
Of Mrs. Alice M. Johnson Sunnyvale -  
Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Twenty-two Hundred and Twenty-five DOLLARS, for the term  
of three years, from the 2nd day of November 1900, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>48</u> x <u>30</u> feet, built <u>1901</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>1800</u>	<u>1200</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions - <u>including Piano - Sewing Machine</u>	<u>1200</u>	<u>800</u>	
On .....			
On Piano.....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1. <u>Notified - Oct 16.</u>			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On ..... Tons of Hay..... <u>in shed, named under Pol. #121</u>			
On <u>900</u> <u>Fruit Trays</u> - <u>filled in shed near</u>	<u>360</u>	<u>225</u>	
On ..... Horses..... <u>Small shed</u>			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>3360</u>	<u>2225</u>	

House and Barn No. 1 being situate the third place from Milliken Cor. - old  
near on the San Francisco Road - Santa Clara Co., Cal.  
House and Barn No. 2 being situate.....

- 2191 #
- What is your title to said land? Deed
  - What incumbrance? 6000 By whom held? Bank of Santa Clara. Loss payable
  - How much land do you own on which the property to be insured is situated, and what is its value?.....  
3.5 acres, worth \$ 17500 with improvements.
  - What other fire insurance? None
  - Are the premises occupied by owner? Yes
  - Do all the stove-pipes go direct into good brick chimneys? Yes
  - If the stove pipes pass through wooden partitions or floor, how are they secured? —
  - How near to wood? —
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
  - Will you keep matches in a safe place? Yes
  - Do you allow smoking in barns? no
  - Is fire used in buildings except dwelling? no
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
  - Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2225.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of November 1900.

Policy Fee, \$ 2.50  
Mill " 4.35  
Total, \$ 6.85

Alice M. Johnson APPLICANT.

Paid by assured - Nov. 2, 1910.



No. 1287.

# APPLICATION

OF

*John J. Nielsen*  
*Morgan Hill* - Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2022.00

Expires day of November, 1910.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$9.82

Total amount paid, - - - \$

*E. P. Wickert*  
Agent.

Approved Nov. 5<sup>th</sup> 1910

*E. J. Pettit*  
President.

*Ella D. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

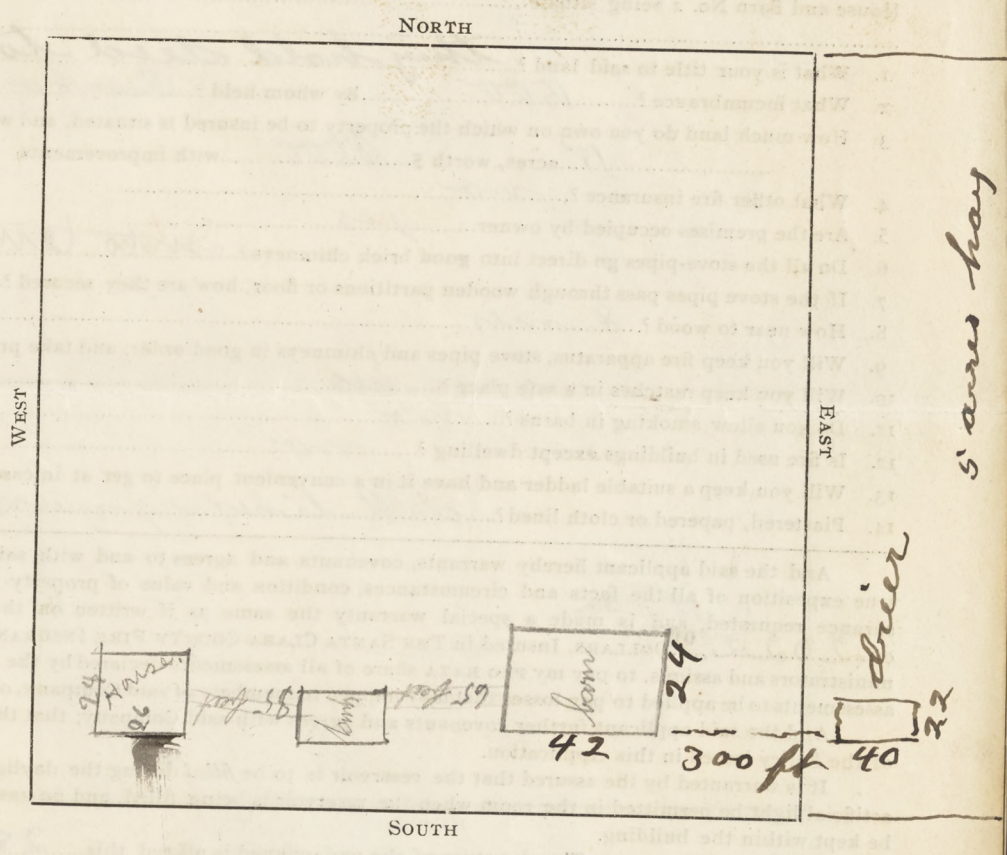
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Decid in Office at 3:05 P.M. Nov. 2, 1910.*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





43 ✓

1287

Date: 960 @ .60 - 1152  
1062 " 1.00 2124  
3,276

# APPLICATION

Of John J. Nielsen Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Two Thousand and Twenty-Two DOLLARS, for the term  
of 2 years, from the 2nd day of November 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

On dwelling No. 1, 1 stories 24 x 26 feet, built 1906 now in good repair, Shingle roof }  
\$ Cash Value 600 \$  $\frac{2}{3}$  Value 400 Rate

J J Nielsen

RR 23 box 20

Morgan Hill

San 28th

1910

Dear Sir,

Will you kindly keep  
the Policy # 1287 - ? yes  
as soon as I can I will  
send for it what I hope  
will be negs Month.  
yours truly,  
J J Nielsen

ir, roof  
Paintings, Plated

2 of  
paid

1911  
12

40x22  
boxes  
adder  
dipping

ignara Ave of Millbrae, Cal.

to property  
of Morgan Hill  
and what is its value? 600  
ents. what Prior

terracotta

ured? Leren the Pipe

ake proper care of ashes and embers? yes

12. Is fire used in buildings except dwelling? no  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes  
14. Plastered, papered or cloth lined? cloth lined of papered on boards tacked in

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 2022.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of oct 1910

Policy Fee, \$ 2.50  
Premium, \$ 9.82  
Total, \$ 12.32

G. P. Weichert agt  
5 notices  
10 minutes  
agt. fee returned  
to Treasury  
Jan. 10, 1912

John J. Nielsen APPLICANT.



No. 1288

# APPLICATION

OF

*Mr. Edward M. Stewart*  
*Sanford* - Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ *14,900.00*

Expires *2nd* day of *November*, 19*05*.

Policy Fee, - - - \$ *2.50*

Mill Fee, - - - \$ *16.90*

Total amount paid, - - - \$

*A. D. Van Orsdel*  
Agent.

Approved *Nov. 5*, 19*05*.

*E. J. Pettit*

President.

*Ella A. Stapler*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures, 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

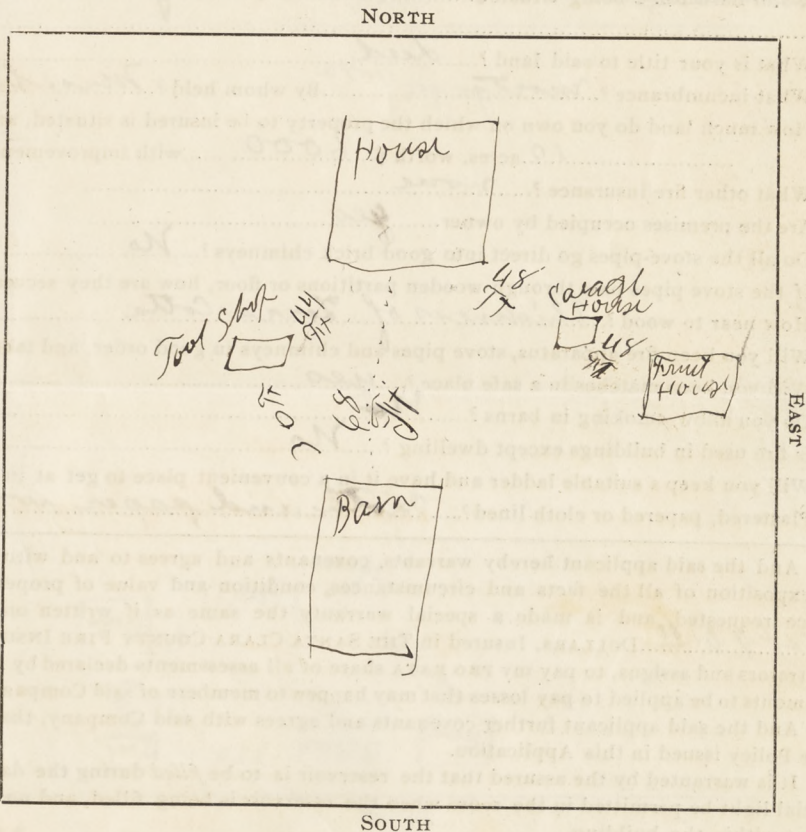
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd in Office at 5:30 P. M. Oct 29, 1910.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





43 ✓

1287

Date: 960 @ .60 - 1152  
1062 @ .100 2124  
3,276

# APPLICATION

Of John J. Nielsen Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Two Thousand and Twenty-two DOLLARS, for the term  
of 3 years, from the 2nd day of November 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>26</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>600</u>	<u>400</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2, <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>500</u>	<u>300</u>	
On <u>Piano</u>	<u>400</u>	<u>260</u>	
On <u>Board - Prem not paid</u>			
On <u>Dec 30, 1911</u>			
On <u>Jan. 2, 1912</u>			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1, <u>42</u> x <u>24</u> ft.	<u>300</u>	<u>200</u>	
On Barn No. 2			
On <u>Ten</u> Tons of Hay	<u>100</u>	<u>66</u>	
On <u>Three</u> Horses	<u>200</u>	<u>130</u>	
On <u>Horse</u> Wagon			
On <u>Horse</u> Spring Wagon			
On <u>one</u> Horse Buggy	<u>100</u>	<u>66</u>	
On <u>Horse</u> Phaeton			
On <u>Harness</u> and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>1000</u> , Pump House, \$ <u>600</u>	<u>1000</u>	<u>600</u>	
On <u>Fruit Drier</u> holding <u>Shad</u> <u>40</u> x <u>22</u>			
On <u>14</u> <u>50</u> trays & <u>seven</u> hundred boxes			
On <u>Shad</u> in <u>Shad</u> dipper & <u>Grader</u>			
On <u>cut</u> <u>side</u> <u>no</u> <u>fire</u> <u>illy</u> <u>when</u> <u>dipping</u>			
<u>also</u> <u>ingen</u>			
Total amount	<u>3200</u>	<u>2022</u>	

House and Barn No. 1 being situate North east corner of Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situate North east corner of Morgan Hill, Santa Clara Co., Cal.

1. What is your title to said land? they hold deed to property
2. What incumbrance? 1500 By whom held? Bank of Morgan Hill
3. How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$ 6000 with improvements. which Drier
4. What other fire insurance? no
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? Into terracotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Permit Pipe
8. How near to wood? 8 miles
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? cloth lined of papered on boards tacked

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2022.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of oct 1910

Policy Fee, \$ 2.50  
Premium, \$ 9.82  
Total, \$ 12.32

5 notices  
to Treasurer

agt. fee returned  
to Treasurer  
Jan. 10, 1912

G. P. Weichert agt

John J. Nielsen APPLICANT.



No. 1288

# APPLICATION

OF

*Mr. David M. Stewart*

*Laurel* - Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1490.00

Expires 3rd day of November, 1915.

Policy Fee, - - - - \$ 2.50

Mill Fee, - - - - \$ 10.90

Total amount paid, - - - \$

*A. D. Van Arsdale*  
Agent.

Approved *Nov. 5*  
1910.

*E. J. Pettit*

*Ella D. Stapler*  
President.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures, 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

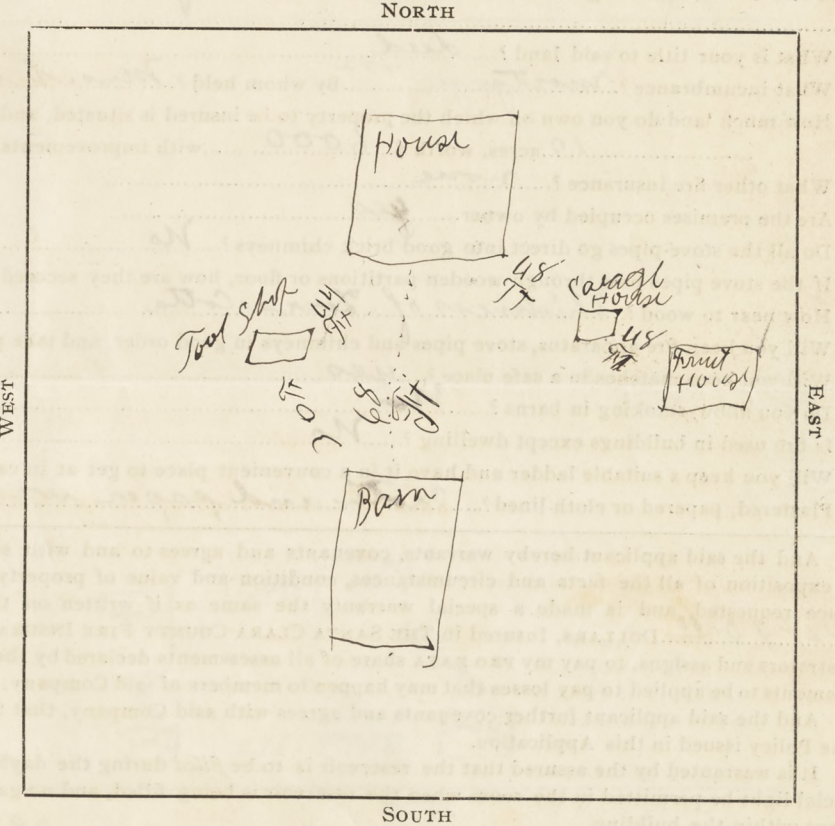
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Rec'd in Office at 3:30 P. M. Oct 29, 1910.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1288.

Date: 1000 @ 60 = 1200  
490 " 1.00 980  
2,180

## APPLICATION

Of Elizabeth M. Stuart, Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum Fourteen Hundred and Ninety DOLLARS, for the term  
 of 5 years, from the 3rd day of November 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>28 x 28</u> feet, built <u>1874</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>1200</u>	<u>800</u>	
On wing <u>1</u> stories, <u>20 x 10</u> feet, built <u>1909</u> , now in <u>good</u> repair, <u>paper</u> roof			
On <u>fruit house</u> , <u>1</u> story, <u>20 by 14 ft.</u> , built <u>1903</u> , " " <u>shingle</u> " "	<u>150</u>	<u>100</u>	
On house No. 2, <u>x</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300</u>	<u>200</u>	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1, <u>25 ft. by 45 ft.</u> , <u>shingle</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2			
On <u>15</u> Tons of Hay	<u>180</u>	<u>120</u>	
On			
On Horses			
On <u>2</u> Horse Wagon	<u>75</u>	<u>50</u>	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes	<u>90</u>	<u>20</u>	
All while contained in Barn No. 1			
On Pumping Plant, \$ , Pump House, \$			
On			
On			
On			
On			
Total amount	<u>2235</u>	<u>1490</u>	

House and Barn No. 1 being situate on Williams Road about 1/2 mile East of Saratoga  
Avenue bounded on north by Williams Rd. west by Van Rensselaer south by  
House and Barn No. 2 being situate Hall and E. by Webster.

- What is your title to said land? deed
- What incumbrance? mortgage - 4000 By whom held? Mrs. L. Schuring
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 6000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? No
- If the stove pipes pass through wooden partitions or floor, how are they secured? Terra Cotta flue through ceiling and
- How near to wood? Thickness of Terra Cotta
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth and paper walls. Ceiling of wood.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1490.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28th day of Oct 1910.

Policy Fee, \$ 2.50  
 Mill " 10.90  
 Total, \$ 13.40

Elizabeth M. Stuart APPLICANT.

Paid by check - Nov. 14, 1910.

1352 10/10/10  
158 10/10/10



No. 1289

# APPLICATION

OF

*Wm. H. R. Daniel*  
*Standard City Bank Bldg.*  
*San Jose*, Post Office,  
Santa Clara County, Cal.

Amount insured, = \$ 19440.<sup>00</sup>

Expires 3 day of November 1900,

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 10.05

Total amount paid, - - - \$

*David Wright*  
Agent.

Approved, *Nov. 5* 1900

*E. J. Pettit*  
President.

*Elmer D. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

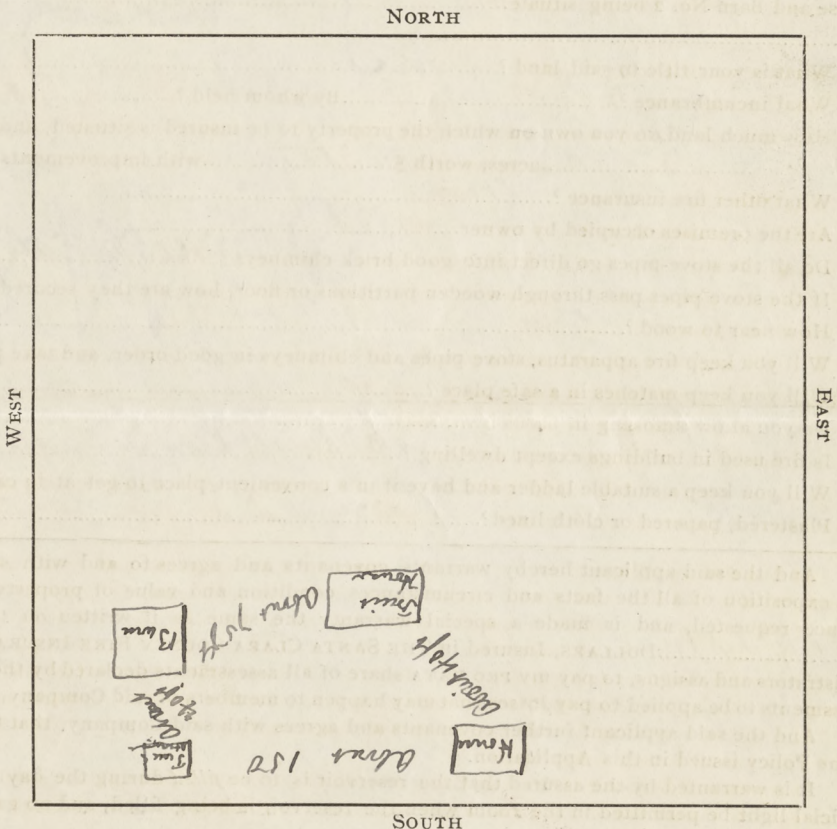
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Decid in Office at 11:40 a.m. Nov. 3, 1910.*

*mailed - Nov. 22, 1910.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





43

1289

Date: 1330 @ .75 = 1995  
350 " 1.00 = 700  
260 " 1.25 = 650  
3,345

# APPLICATION

Of Dr. H. K. Davis San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of thirteen hundred and forty DOLLARS, for the term  
of three years, from the 3rd day of November 1900, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

Rebate 3.30  
Paid Dec. 9, 1913

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories <u>3 1/2</u> x <u>3 1/2</u> feet, built <u>1906</u> , now in <u>9th</u> repair, <u>Shingle</u> roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }	<u>1200</u>	<u>800</u>	
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>600</u>	<u>400</u>	
On..... <u>Victoria</u>	<u>200</u>	<u>130</u>	
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank.....			
On Barn No. 1.....	<u>150</u>	<u>100</u>	
On Barn No. 2..... <u>On Fruit House</u>	<u>400</u>	<u>260</u>	
On.....Tons of Hay.....			
On..... <u>Three</u> Mules - while in Barn No. 1	<u>200</u>	<u>130</u>	
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....	<u>100</u>	<u>60</u>	
On..... <u>Gasoline Engine in the Pump House</u>	<u>100</u>	<u>60</u>	
On.....			
On.....			
On.....			
Total amount.....	<u>2950</u>	<u>1940</u>	

Cancelled.  
Reported Sold.  
Aug 17, 1912

House and Barn No. 1 being situate On Moorpark Avenue 2 1/2 miles S.W. of San Jose

House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance?.....By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value? 37.4  
37 acres, worth \$ 25000.....with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? No. But into double galvanized iron flues in  
chamber between said flues.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood? 2 in
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? No
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling? A small stove in Fruit House used occasionally
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth lined & papered - as noted above

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1940 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31 day of October 1900

Policy Fee, \$ 2.50  
Mill " 10.00  
Total, \$ 12.50

H. K. Davis  
D. H. Davis APPLICANT.

Paid by check - Nov. 22, 1910.



## CLASSIFICATION OF RISKS.

# APPLICATION

OF

H. S. D. in shell

Post Office,  
*W. H. #2*  
 Santa Clara County, Cal.

Amount Insured, = = \$ 2100.00

Expires 3 day of Nov 1965

Policy Fee,	-	-	-	-	\$	200
-------------	---	---	---	---	----	-----

54 Mill Fee,	\$	1050
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Total amount paid, - - \$ 1300

Agent.

Approved Nov. 5 1900

3. Dettl

l'resident.

Edla O Taylor.

Secretary.

Press of Brower Printing Co., San Jose, Cal

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

## DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

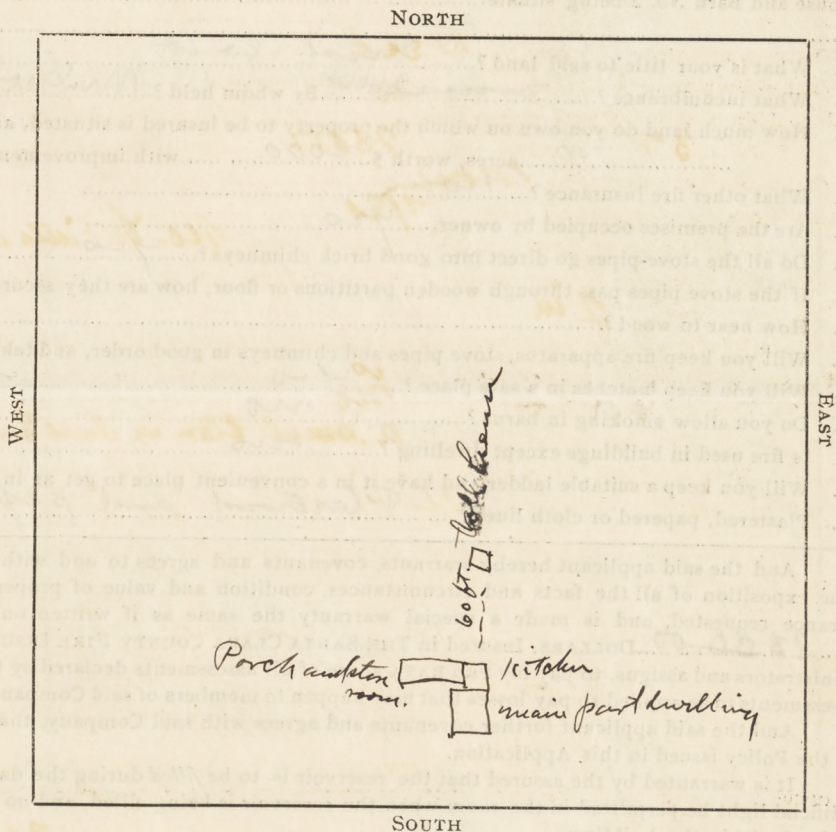
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 4:30<sup>P.M.</sup> Nov. 3, 1910.

mailed - Nov. 5, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





43 ✓

1298.

Date: 2/00 @ 50.

# APPLICATION

Of H. G. Burchell Gibray Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of twenty four hundred DOLLARS, for the term  
 of 5 years, from the 3 day of Nov 1900, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, 2 stories <u>40 x 30</u> feet, built <u>1864</u> now in <u>good</u> repair, <u>new shingle</u> roof	<u>2400.00</u>	<u>1600.00</u>	<u>10</u>
On <u>Kitchen</u> 1 stories <u>24 x 20</u> feet, built <u>1864</u> now in <u>good</u> repair, <u>shingle</u> roof	<u>1</u>		
On <u>Porch and storage all under house roof - 46 x 20</u>			
On house No. 2 stories <u>40 x 30</u> feet, built <u>1864</u> , now in <u>good</u> repair, <u>new shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>450.00</u>	<u>300.00</u>	<u>10</u>
On Piano	<u>300.00</u>	<u>200.00</u>	<u>10</u>
On			
On			
On			
On			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	<u>3150</u>	<u>2100.00</u>	

*Expired Nov 3 1915.  
 Renewed - #2772*

*notified*

House and Barn No. 1 being situate on Tray in Lake road about 2 1/2 miles south east of Gibray  
 House and Barn No. 2 being situate

1. What is your title to said land? Deed to it
2. What incumbrance? none By whom held? Mr. Seibleisen - Long payable May 18, 1915
3. How much land do you own on which the property to be insured is situated, and what is its value? 1.10 acres, worth \$ 4000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered and papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2400.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of Nov 1900

Policy Fee, \$ 2.50  
 Title \$ 10.50  
 Total, \$ 13.00

H. G. Burchell APPLICANT.

*Paid by check Nov. 3, 1910*

Smelling wired for electricity - Reported Jan. 27, 1913



No. 1291.

# APPLICATION

OF

Wm. L. E. Hensley

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 850.

Expires 5 day of Nov. 1908.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$2.50

Total amount paid, - - - \$5.00

Wm. L. E. Hensley  
Agent.

Approved Nov. 5, 1908

E. J. Pettit.

President.

Elle A. Taylor.

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Policy delivered - Nov. 14, 1908.

NORTH

Frontage 36 ft

EAST

deep - 28 ft

House

SOUTH

WEST

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



43 ✓

1291.

Rate: 850 @ .80 = 850

# APPLICATION

Of A. E. Finley Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum Eight Hundred Fifty DOLLARS, for the term  
of 3 years, from the Fifth day of November 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1 <u>1 1/2</u> stories <u>26 x 28</u> feet, built 1 <u>1882</u> now in <u>good</u> repair, <u>shingle</u> roof }	<u>900</u>	<u>600</u>	
On wing <u>1</u> stories <u>x</u> feet, built 1 <u>now</u> in <u>repair</u> , <u>roof</u> }			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built 1 <u>now</u> in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300</u>	<u>200</u>	
On Piano	<u>75</u>	<u>50</u>	
On <u>Notified - Oct. 16.</u>			
On <u>Expired - Nov. 5, 1913.</u>			
On <u>Demolished - # 2119.</u>			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>        </u> , Pump House, \$ <u>        </u>			
On <u>        </u>			
On <u>        </u>			
On <u>        </u>			
On <u>        </u>			
Total amount	<u>1275</u>	<u>850</u>	

House and Barn No. 1 being situate on Allendale ave between front gate and Santa Road

House and Barn No. 2 being situate         

1. What is your title to said land? First class Deed
2. What incumbrance? 13,000 By whom held? Mrs. Mary Green Loss payable
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Twenty acres, worth \$ 6,000 with improvements.
4. What other fire insurance?
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 850 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this Fifth day of Nov 1910

Policy Fee, \$ 2.50  
Mill " 2.50  
Total, \$ 3.00

Paid - Nov. 5, 1910.

Mr. A. E. Finley APPLICANT.



No. 1292

# APPLICATION

OF

J. P. O'Ball.

Paul J. Jee, Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 450.00

Expires 6 day of November, 1905.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 4.50

Total amount paid, - - - \$ 7.00

J. P. O'Ball.  
Agent.

Approved Oct. 22, 1900

J. P. O'Ball.  
President

Ella O. Taylor.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

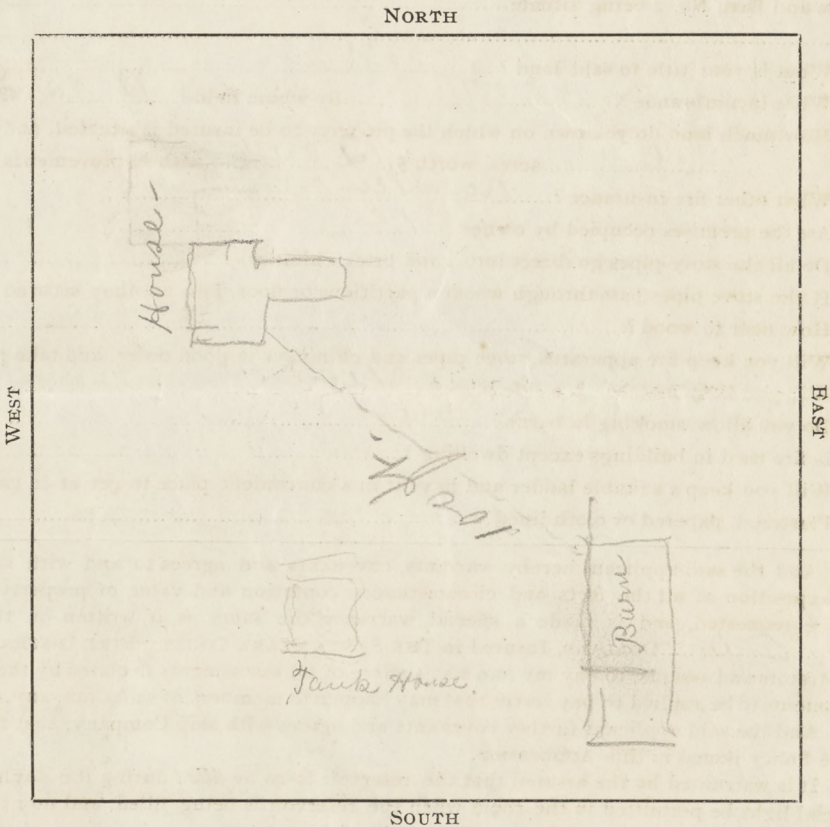
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Rec'd in Office at 1:45 P.M. Oct 20, 1910.

Mailed - Nov. 5, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





44

1292.

Date: 450 @ 1.00 = 900

# APPLICATION

Of J.P. Babb Route 2 Box 48 San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage, by fire, for the sum Four hundred and fifty DOLLARS, for the term  
of five years, from the 6th day of November 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1..... <u>30 x 60 ft built 1887 - good repair</u>	<u>\$60.0</u>	<u>\$40.0</u>	
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes <u>and Vehicles</u>	<u>100</u>	<u>50</u>	
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>700</u>	<u>450</u>	

House and Barn No. 1 being situate in the foothills, about eight miles  
South-East of San Jose, Santa Clara Co., Cal  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? 3808 By whom held? Mrs. Laura Kraft
3. How much land do you own on which the property to be insured is situated, and what is its value?  
60 acres, worth \$2000 with improvements.
4. What other fire insurance? no other on Barn
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling?.....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 450 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.  
IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20th day of Oct. 1910.

Policy Fee, \$ 2.50  
Mill " \$ 4.50  
Total, \$ 7.00  
J.P. Babb APPLICANT.  
Paid by check Nov. 4. 1910.



No. 1293.

# APPLICATION

OF

W. A. Bartholomew

Bartholomew Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 900.00

Expires 6 day of November, 1905

Policy Fee, - - - \$2.50

Mill Fee, - - - \$9.00

Total amount paid, - - - \$11.50

J. B. Collier  
Agent.

Approved Nov. 9, 1905

C. J. Pettit  
President.

Ella A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

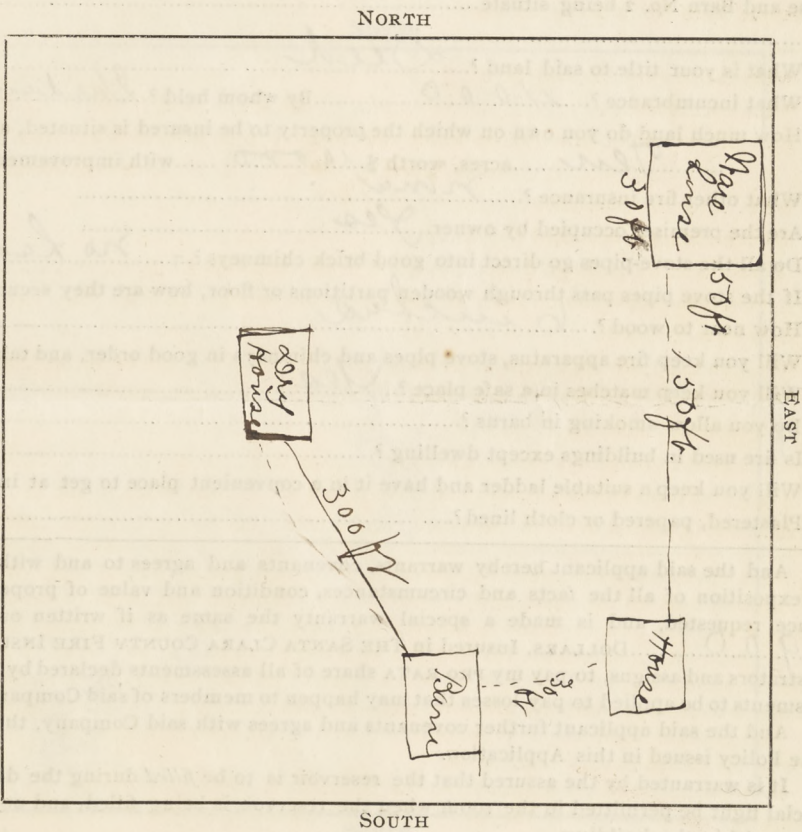
Recd in Office at 5 P. M. - Nov. 5, 1910.

Policy delivered - Nov. 12, 1910

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

1254M





39

1293

Rate: 900 @ 1.00 = 1800

# APPLICATION

Of F. K. Bartholomew Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum nine hundred DOLLARS, for the term  
of 5 years, from the 6<sup>th</sup> day of November 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, ... stories <u>x</u> feet, built 1, now in repair, roof }			
On wing ... stories <u>x</u> feet, built 1, now in repair, roof }			
On			
On house No. 2, ... stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On <u>Boys' trunks, shirt brass and</u>			
On <u>flexible hose and shelf goods</u>	750 <sup>00</sup>	500 <sup>00</sup>	
On <u>Shower bath</u>	250 }		
On <u>Press for die work</u>	100 }		
On <u>Burnisher, wires, shafting etc</u>	250 }	400 <sup>00</sup>	
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On <u>This block, contained in</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	1350	900	

House and Barn No. 1 being situate on Maridian Road South of Hamilton  
Avenue, Santa Clara County, Cal.

- House and Barn No. 2 being situate.....
1. What is your title to said land? Deed
  2. What incumbrance? None By whom held? Garden City Bank and Trust Co.
  3. How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ 10,000 with improvements.
  4. What other fire insurance? None
  5. Are the premises occupied by owner? Yes
  6. Do all the stove-pipes go direct into good brick chimneys? no heavy metal Pipe
  7. If the stove pipes pass through wooden partitions or floor, how are they secured? Iron collar
  8. How near to wood? 6 inches
  9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
  10. Will you keep matches in a safe place? Yes
  11. Do you allow smoking in barns? Yes
  12. Is fire used in buildings except dwelling? Yes
  13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
  14. Plastered, papered or cloth lined? Yes

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 900 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5<sup>th</sup> day of November 1910.

Policy Fee, \$ 2.50  
Mill " 9.00  
Total, \$ 11.50

F. K. Bartholomew APPLICANT.

Paid by Check - Nov. 12, 1910.



No. 1294

# APPLICATION

OF

A. G. Berry.

Paula. clare

R. F. D. Santa Clara County, Cal. Box 13

Post Office,

Amount Insured, = \$450.00

Expires 8 day of November 1905.

Policy Fee, \$2.50

Mill Fee, \$4.50

Total amount paid, \$7.00

E. S. Morrow

Agent.

Approved 1905

John B. Baker, President.

Ella A. Taylor, Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 9 a.m. Nov. 8, 1910.

Mailed Dec. 5, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

EAST

SOUTH

PAID  
Nov 10







No. 1295

# APPLICATION

OF

W. E. Warren

San Jose Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 900.00

Expires 9 day of November 1910

Policy Fee, - - - \$2.50

Mill Fee, - - - \$4.75

Total amount paid, - - - \$7.25

W. E. Johnson  
Agent.

Approved Oct 22, 1910

E. J. Pettit.  
President.

Ella O. Taylor,  
Secretary.

Press of Brown Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

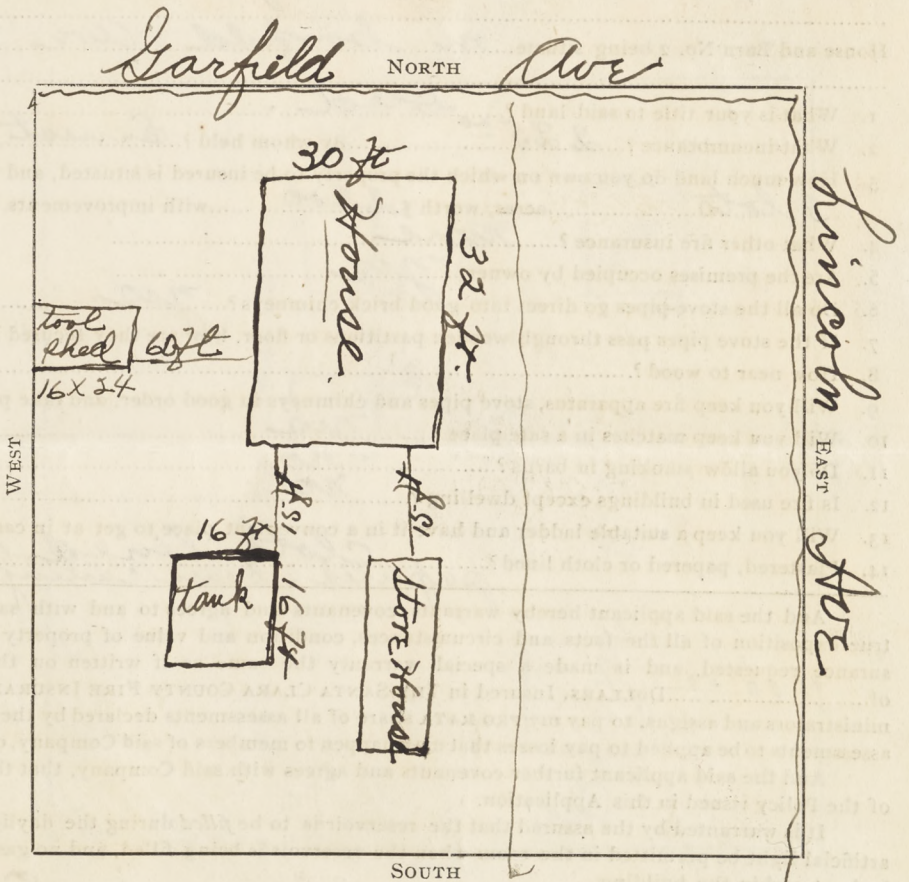
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid in Office at 9.00 A.M. Oct 17, 1910.  
Policy delivered - Oct 9, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





444  
✓

1294.

Date: 450 @ 1.00 - 900

# APPLICATION

Of A. G. Berry - Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum Four Hundred and Fifty DOLLARS, for the term  
of Five years, from the 8<sup>th</sup> day of November 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On <u>1400 Trays now in shed</u>	560	340.00	
On <u>shed or Building</u>	60	40.00	
On <u>scales</u>	15	10.00	
On <u>sipper</u>	90	60.00	
Total amount.....	725	450.00	

House and Barn No. 1 being situate on west side of Santa Clara and Los Gatos Road  
just north of Puma Ridge avenue and known as the Knolls Tract  
House and Barn No. 2 being situate.....

1. What is your title to said land? good - Warranty Deed
2. What incumbrance? 7900.00 By whom held? J. H. Berry
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
3 1/2 acres, worth 2,000. with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? No
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?.....
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling?.....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 450.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this.....day of.....190...

Policy Fee, \$ 2.50  
Mill " 4.30  
Total, \$ 7.00

Paid by assessed Nov. 9, 1910.

A. G. Berry APPLICANT.



No. 1295

# APPLICATION

OF

W. E. Warren

Law Joel Post Office,  
Santa Clara County, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

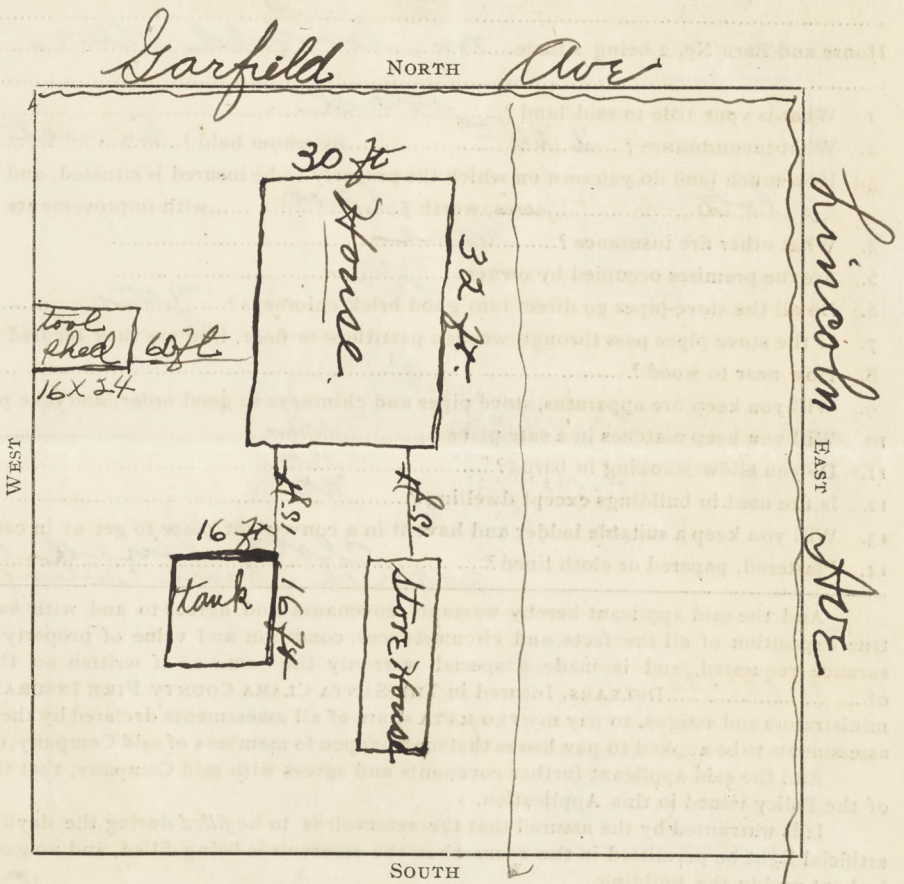
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 9.00 A.M. - Oct 17, 1910.  
Policy delivered - Oct 9, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1295.

Date: 850 @ 50 - 850  
50 " 1,00 100  
950

## APPLICATION

Of W. E. Warren San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum nine hundred DOLLARS, for the term  
 of 5 years, from the 9th day of November 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>32</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>shingle</u> roof }	<u>900</u>	<u>600</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On.....			
On house No. 2..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>225</u>	<u>150</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>frame, anemometer and skuyled</u>	<u>150</u>	<u>100</u>	
On Barn No. 1 <u>Tool shed + tools - lumber -</u>	<u>75</u>	<u>50</u>	
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1350</u>	<u>900</u>	

House and Barn No. 1 being situate on Garfield Ave West of Lincoln Ave.House and Barn No. 2 being situate on Garfield Ave west of Lincoln Ave.

- What is your title to said land? Deed
- What incumbrance? 2.25 By whom held? Ernest Warner Watsonville
- How much land do you own on which the property to be insured is situated, and what is its value? 800  
3 lots ..... acres, worth \$2300 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood? yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? cloth lined - closely tacked to boards and  
papered - board ceiling.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 900.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8th day of Oct 1910

Policy Fee, \$ 2.50  
 Mill " \$ 4.75  
 Total, \$ 7.25

W. E. Warren

APPLICANT.

Paid by assured. Nov. 9. 1910.



No. 1296

# APPLICATION

OF

W. H. Hooper

Rd. Route No. 19.

Summersdale Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 700.00

Expires 9 day of November 1905,

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 6.45

Total amount paid, - - - \$ 9.25

W. J. Stocker

Agent.

Approved *[Signature]* 1905

*[Signature]*

President.

Ella C. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

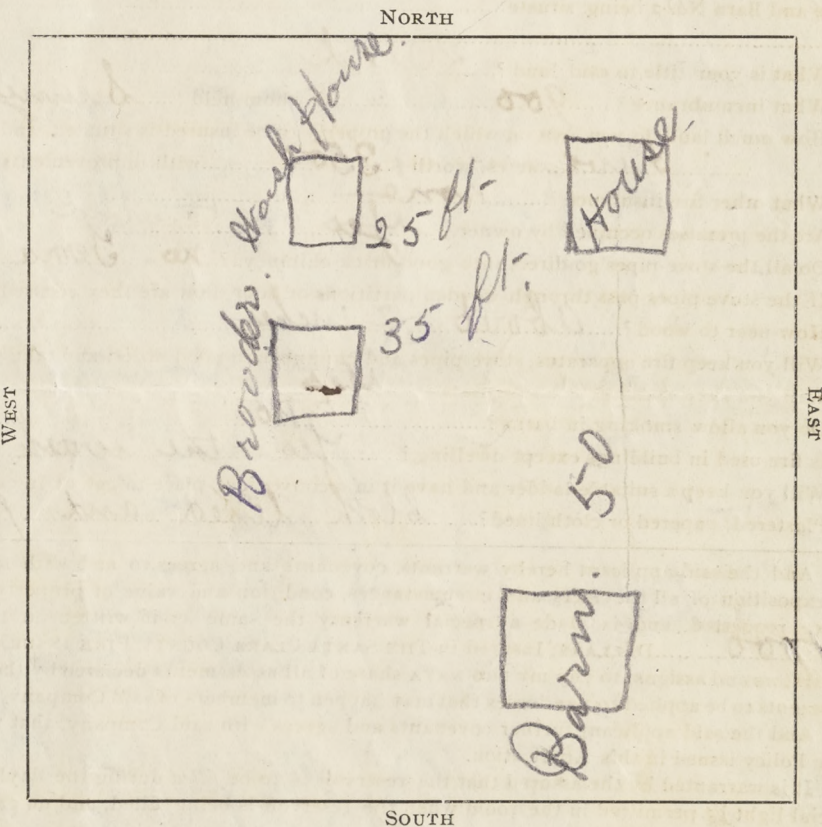
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd at 5 o'clock - P.M. Nov. 4, 1910

mailed - (with rebate \$2.40) - Dec. 5, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1296.

Date 500 @ 85 = 850  
200 " 1.25 = 500  
1350

# APPLICATION

Of W. K. Hooper - Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum of Seven hundred DOLLARS, for the term  
of Five years, from the 9th day of November 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, 1 stories <u>24</u> x <u>24</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>\$750</u>	<u>500</u>	
On wing 1 stories <u>12</u> x <u>24</u> feet, built 1....., now in <u>good</u> repair,..... roof }			
On.....			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>90</u>	<u>60</u>	
On.....	<u>300</u>	<u>200</u>	
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. 1.....			
On Windmill and Tank.....			
On Barn No. 1 <u>with 2 mings - 14 x 24 ft each</u>	<u>300</u>	<u>200</u>	
On Barn No. 2.....			
On <u>32</u> Tons of Hay.....	<u>60</u>	<u>40</u>	
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. 1.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1050</u>	<u>700</u>	

House and Barn No. 1 being situate on lot 5 of the L. L. Morse Sub of the  
Murphy Partition No. 2.  
House and Barn No. 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? 900 By whom held? Sunnyvale Bank
- How much land do you own on which the property to be insured is situated, and what is its value? Five acres  
Five acres, worth \$ 3500 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes no tenant
- Do all the stove-pipes go direct into good brick chimneys? no Terra cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured? Terra cotta joints through
- How near to wood? About 12 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? Yes the wash house
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? cloth lined and papered - closely tacked

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 8700 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building. no gasoline used in the house dwelling

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this ninth day of May 1910

Policy Fee, \$ 2.50  
Mill " 6.75  
Total, \$ 9.25

\* 3.00 Paid - May 13, 1910. (check). Related  
8.95 " Nov. 7, 1910. ( " ) 270 - Dec. 5, 1910.

W. K. Hooper APPLICANT.



No. 1297.

# APPLICATION

OF

H. L. Strathorn

Lincoln Ave. - San Jose Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 410.00

Expires 9 day of Nov 1910

Policy Fee, - - - \$ 25.00

Mill Fee, - - - \$ 2.00

Total amount paid, - - - \$

J. F. Adams Agent.

Approved [Signature] 1910

[Signature] President.

Ella E. Taylor Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

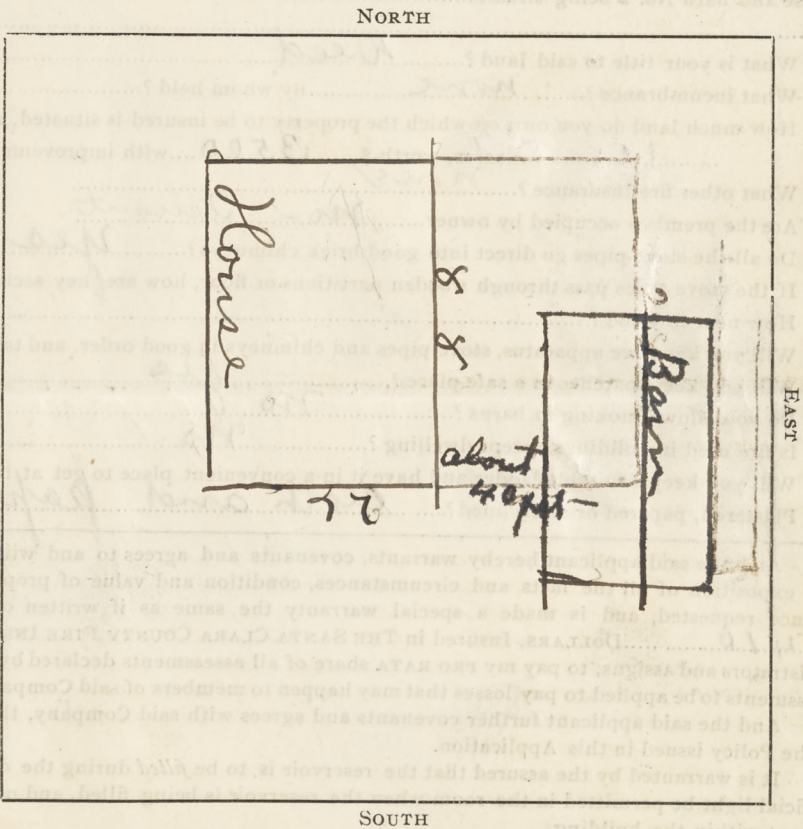
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 3:40 P.M. Nov. 8, 1910.

Delivered Dec 13, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of J. C. Shatton Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum... Four Hundred and ten... DOLLARS, for the term  
 of... 3... years, from the... 8... day of... Nov... 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, ... stories <u>2 1/2</u> feet, built <u>1907</u> , now in <u>good</u> repair, <u>Shing</u> roof }	<u>550</u>	<u>360</u>	
On wing ... stories ... feet, built 1... now in ... repair, ... roof }			
On ...			
On house No. 2, ... stories ... feet, built 1... now in ... repair, ... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On ...			
On Piano			
On ...			
On ...			
On ...			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1. <u>18 x 30 ft.</u>	<u>80</u>	<u>50</u>	
On Barn No. 2.	<u>80</u>	<u>50</u>	
On ... Tons of Hay			
On ...			
On ... Horses			
On ... Horse Wagon			
On ... Horse Spring Wagon			
On ... Horse Buggy			
On ... Horse Phaeton			
On ...			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$... Pump House, \$...			
On ...			
On ...			
On ...			
On ...			
Total amount	<u>630</u>	<u>410</u>	

House and Barn No. 1 being situate on Corner Jarvis & Jacobs Roads about  
three miles South east from Campbell, Santa Clara Co. Cal.  
 House and Barn No. 2 being situate...

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
1.0 acres, worth \$ 3500 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no - Tenant
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? none
- How near to wood? yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? no yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? cloth and papered - closely tacked - board ceilings

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of... 410... DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this... 8... day of... Nov... 1910

Policy Fee, \$... 2.50  
 Mill " \$... 2.00  
 Total, \$... 4.50  
Debate 60¢  
Paid - Apr. 23, 1912.  
J. C. Shatton APPLICANT.

Paid by assured Dec. 13, 1910.



No. 1298

# APPLICATION

OR

*W. A. Schenck*

*W. A. Schenck*  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1500.00

Expires 10 day of Nov 1905

Policy Fee, - - - \$ 2.50

*5-4-10* Mfr Fee, - - - \$ 9.00

Total amount paid, - - - \$ 11.50

*W. A. Schenck*  
Agent.

Approved *Dec. 3, 1900*  
*W. A. Schenck*  
President.

*Ella A. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

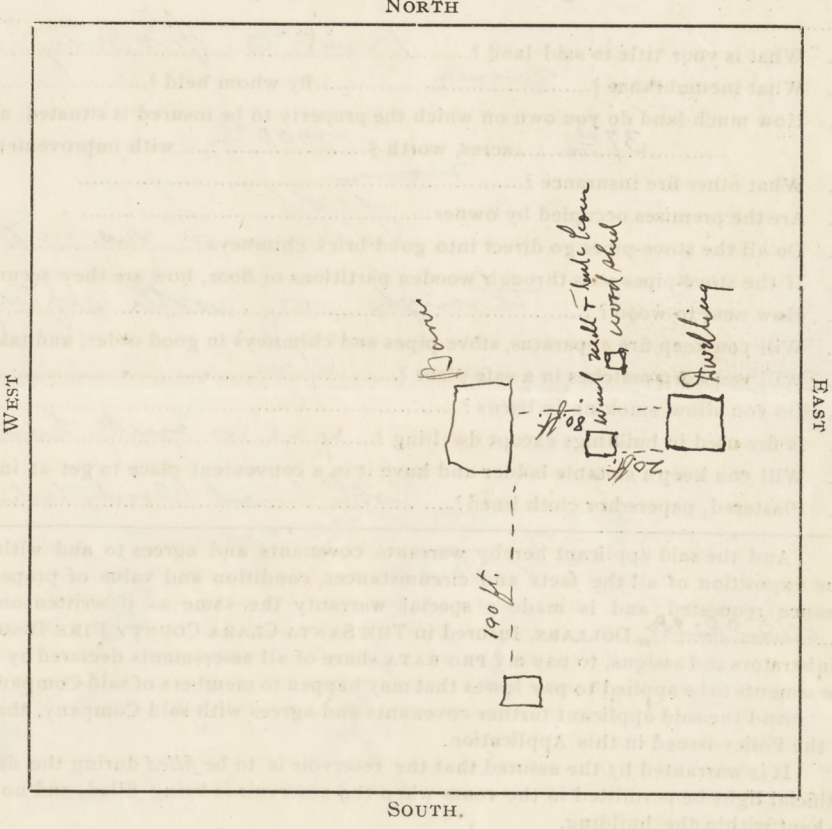
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd in Office at 9 o'clock a.m. Nov. 10, 1910.*  
*mailed Dec. 5, 1910.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of George Schaffer Gibby Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of 75000 DOLLARS, for the term  
 of five years, from the 10th day of November 1900, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>48</u> x <u>30</u> feet, built <u>1900</u> , now in <u>good</u> repair <u>Shingle</u> roof	<u>12000</u>	<u>8000</u>	<u>10</u>
On wing <u>x</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>Bunk and storage house</u> <u>20</u> x <u>30</u> <u>good</u> <u>repair</u>	<u>1500</u>	<u>1000</u>	<u>20</u>
On house No. 2 <u>x</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>3000</u>	<u>2000</u>	<u>10</u>
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank	<u>3000</u>	<u>2000</u>	<u>40</u>
On Barn No. 1 <u>60</u> x <u>42</u>	<u>3000</u>	<u>2000</u>	<u>20</u>
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	<u>27500</u>	<u>15000</u>	

House and Barn No. 1 being situate on country road one mile south of Gibby  
 House and Barn No. 2 being situate

- What is your title to said land? Deed to property
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
37 1/2 acres, worth \$12000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes in dwelling
- If the stove pipes pass through wooden partitions or floor, how are they secured? in Bunk and storage house
- How near to wood? through roof with safety thru it
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? yes in bunk house + storage
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? cloth lined closely tacked and papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of \$15000 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this.....day of.....190...

Policy Fee, \$ 250  
5 " 9.00  
 Total, \$ 11.50

Geo Schaffer Gibby APPLICANT.

Paid by check - Nov. 10, 1910.



## CLASSIFICATION OF RISKS.

# APPLICATION

OF

E. H. Therman.

*Fortino* Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 2380.10.

Expires 10 day of November, 1965,

Policy Fee,	-	-	-	-	\$2.50
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14.30  
\$

Total amount paid,	-	\$ 16.80
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Agent

Approved *[Signature]* 1906

Th. A. Dault  
President.

Secretary

Press of Brower Printing Co., San Jose, Cal

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

## DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

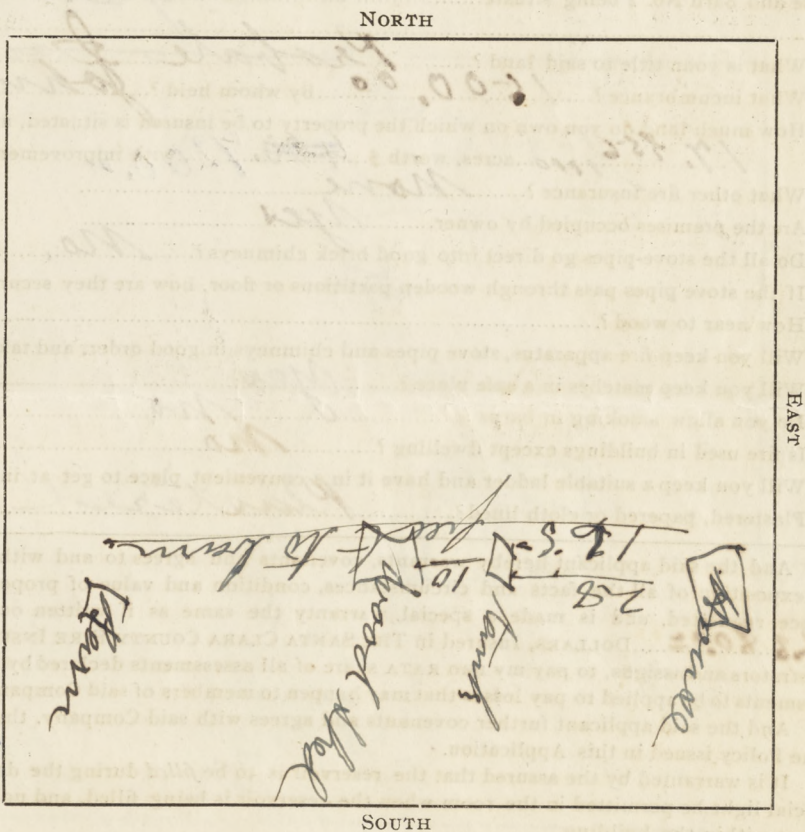
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 10 o'clock a.m. - Nov. 8, 1910.  
mailed - Dec. 5, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





Date:  $2380 @ .60 = 2,856$

# APPLICATION

Of... *C. A. Freeman Superintendent* Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
 damage by fire, for the sum *Twenty Three Hundred & Eighty* DOLLARS, for the term  
 of *Five* years, from the *10<sup>th</sup>* day of *November* 19*07*, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <sup>22-26</sup> 2 stories, <sup>13-18</sup> x feet, built 1895, now in <sup>good</sup> repair, <sup>Shingle</sup> roof	2400.00	1600.00	
On wing 1 stories, x feet, built 1895, now in repair, roof			
On house No. 2 stories, x feet, built 1895, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	600.00	400.00	
On Sewing Machine	4.00	3.00	
On Piano	300.00	200.00	
On No. 3	75.00	50.00	
On Cabinet of Ore specimens	150.00	100.00	
On All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
On All while contained in Barn No. 1			
On Pumping Plant, \$, Pump House, \$			
On Insurance (Verona) satisfied 3.1911			
On Fair interest on balance at time of loss			
On Balance to be paid to insured June 21, 1911			
Total amount	3570.00	2380.00	

House and Barn No. 1 being situate..... on west side of Saratoga &  
Mountain Rd. 1 1/2 mile south of  
House and Barn No. 2 being situate..... Cupertino Cal. Calif.

1. What is your title to said land? *Probate Court Deed*  
2. What incumbrance? *1500.00* By whom held? *John Widener* *2000 payable*  
3. How much land do you own on which the property to be insured is situated, and what is its value? *17.55/100* acres, worth \$ *7200.00* with improvements. *400.00 per acre*  
4. What other fire insurance? *none*  
5. Are the premises occupied by owner? *yes*  
6. Do all the stove-pipes go direct into good brick chimneys? *no, all but one do*  
7. If the stove pipes pass through wooden partitions or floor, how are they secured? *1. Terracotta pipe*  
8. How near to wood?  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *yes*  
10. Will you keep matches in a safe place? *yes*  
11. Do you allow smoking in barns? *no*  
12. Is fire used in buildings except dwelling? *no*  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *yes*  
14. Plastered, papered or cloth lined? *plastered*

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 28,800.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be *filled* during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this.....day of.....190...

Policy Fee, \$	2.50
Mill "	14.30
Total,	16.80

E. H. Truman.....APPLICANT.

Total, \$2.40  
\$14.40 Paid by Check - Nov. 8, 1910.  
2.40 " by Mr. Husted - Nov. 10, 1910.



No. 1300.

# APPLICATION

OF

*Andrew Gibson*

*Morgan Hill* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ *547.00*

Expires *11th* day of *November*, 19*15*

Policy Fee, - - - \$ *2.50*

Mill Fee, - - - \$ *3.80*

Total amount paid, - - - \$ *6.30*

*J. T. Green* Agent.

Approved *Dec 3,* 19*10*

*W. B. Cobb* President.

*Ella A. Taylor* Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

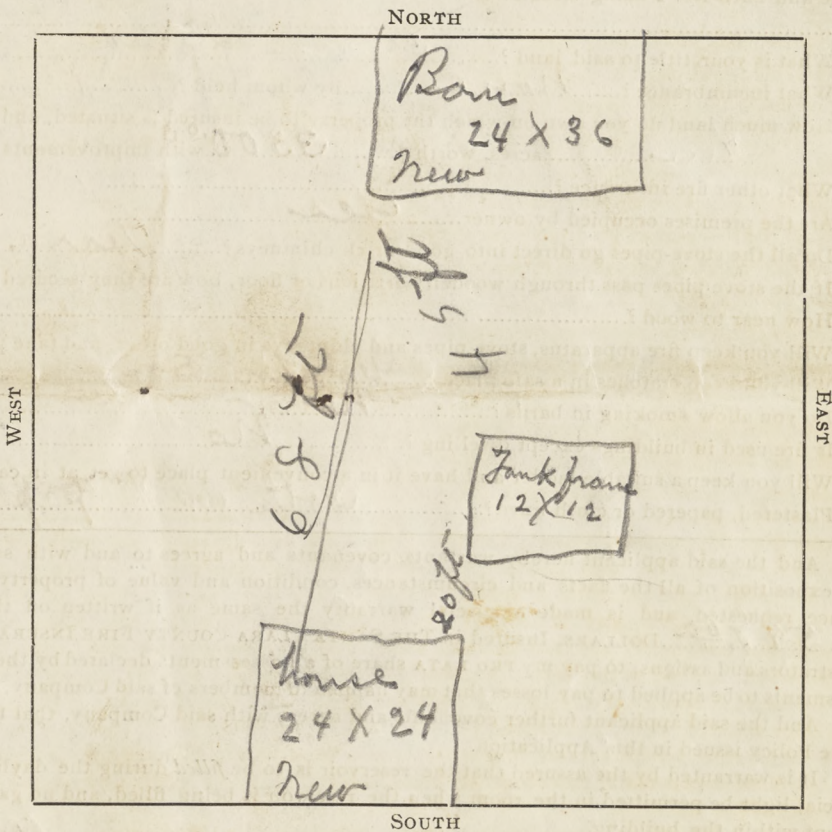
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Rec'd. 3 P.M. Nov. 11, 1910.*

*Mailed - Dec. 5, 1910.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1300. Date 4/14 @ 60. = 497  
133 " 1.00 = 266  
763

# APPLICATION

Of Andrew Gibson Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Five Hundred & Forty Seven DOLLARS, for the term  
of Five years, from the 11th day of November 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1 <u>One</u> stories <u>24</u> x <u>24</u> feet, built <u>1910</u> now in <u>good</u> repair, <u>Shingle</u> roof	<u>45.00.00</u>	<u>3.32</u>	
On wing <u>One</u> stories <u>x</u> feet, built <u>1</u> now in <u>repair</u> , <u>Shingle</u> roof			
On <u>house</u> No. 2 <u>One</u> stories <u>x</u> feet, built <u>1</u> now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>	<u>125.00</u>	<u>8.21</u>	
On Barn No. 1 <u>24</u> x <u>36</u> ft. <u>new</u>	<u>200</u>	<u>13.3</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>200</u> , Pump House, \$ <u>200</u>			
On <u>House and Barn No. 1</u>			
On <u>House and Barn No. 2</u>			
On <u>House and Barn No. 3</u>			
On <u>House and Barn No. 4</u>			
On <u>House and Barn No. 5</u>			
On <u>House and Barn No. 6</u>			
On <u>House and Barn No. 7</u>			
On <u>House and Barn No. 8</u>			
On <u>House and Barn No. 9</u>			
On <u>House and Barn No. 10</u>			
On <u>House and Barn No. 11</u>			
On <u>House and Barn No. 12</u>			
On <u>House and Barn No. 13</u>			
On <u>House and Barn No. 14</u>			
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On <u>House and Barn No. 96</u>			
On <u>House and Barn No. 97</u>			
On <u>House and Barn No. 98</u>			
On <u>House and Barn No. 99</u>			
On <u>House and Barn No. 100</u>			
Total amount	<u>825</u>	<u>547</u>	

House and Barn No. 1 being situate on Elm Avenue about 2 miles North  
East of Morgan Hill.  
House and Barn No. 2 being situate on Elm Avenue about 2 miles North  
East of Morgan Hill.

1. What is your title to said land? clear - Leased
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
2.00 acres, worth \$ 3300.00 with improvements.
4. What other fire insurance?
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Terra Cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? Yes in Box
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? cloth and paper on wood - closely tacked

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 547.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11th day of Nov 1910

Policy Fee, 2.50  
Mill " 3.80  
Total, \$6.30

Andrew Gibson

APPLICANT.

Paid - Nov. 11, 1910.



No. 1301.

# APPLICATION

OF

E. A. Page

Campbell, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 375.00

Expires 14 day of November, 1910

Policy Fee, \$ 2.50

Mill Fee, \$ 9.45

Total amount paid, \$ 11.95

J. M. B. B. B.

Agent.

Approved Dec 3, 1910

J. A. B. B.

President.

Ella A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

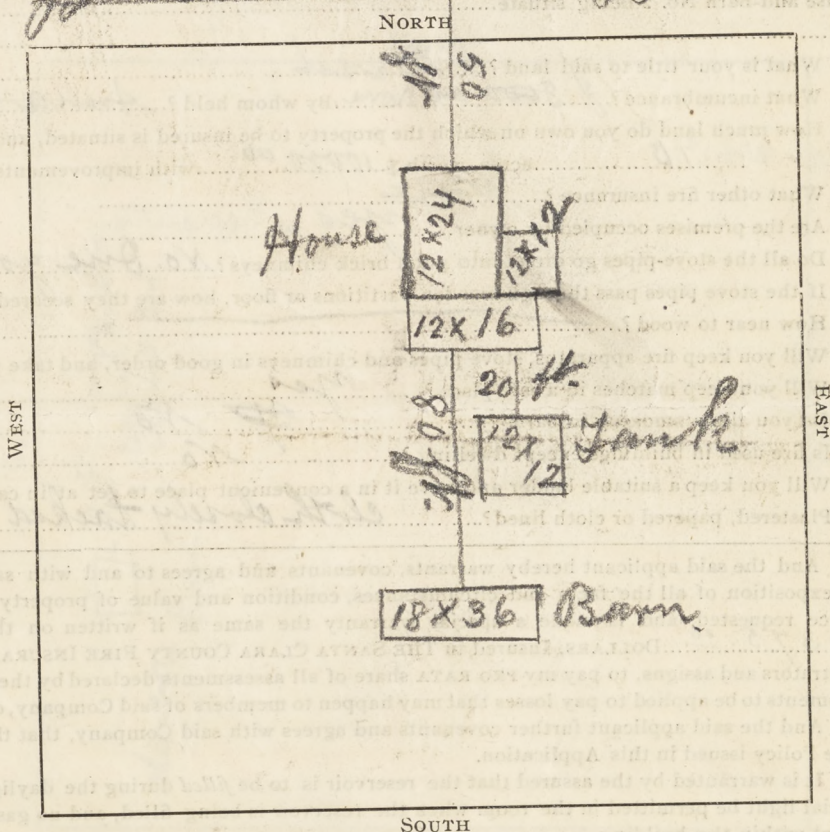
Recd in Office at 11:35 - A.M. - Nov. 14, 1910.

Delivered - Dec. 3, 1910.

Campbell - Campbell

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1301

Date: 1075 @ .60 = 1290  
300 " 1.00 = 600  
1890

SAN JOSE, CAL.,

January 22, 1912.

Having purchased of E. A. Pagel the property described in Policy No. 1301 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said E. A. Pagel I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed:

Oliver Brown

On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions

250

100.00

On

On Piano

On

On

On

All while contained in dwelling No. 1

On Windmill and Tank

12x12-14 ft. closed in now in good repair

300.00

175.00

100

On Barn No. 1

18x30

16" posts rustic siding

500.00

300.00

200

On Barn No. 2

On Tons of Hay

On

On Horses

On Horse Wagon

On Horse Spring Wagon

On Horse Buggy

On Horse Phaeton

On

On Harness and Robes

All while contained in Barn No.

On Pumping Plant, \$ Pump House, \$

On

On

On

On

Total amount

2250.00

1375.00

House and Barn No. 1 being situate

on Campbell Ave. Campbell Cal.

House and Barn No. 2 being situate

1. What is your title to said land?

Deed

2. What incumbrance?

3000.00 home

By whom held? Anna Smith

3. How much land do you own on which the property to be insured is situated, and what is its value?

2000 100x150 acres, worth \$10000.00 with improvements.

4. What other fire insurance?

None

5. Are the premises occupied by owner?

yes - Tenants

6. Do all the stove-pipes go direct into good brick chimneys?

No. One goes into a Terra Cotta flue.

7. If the stove pipes pass through wooden partitions or floor, how are they secured?

Don't pass through either.

8. How near to wood?

9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?

yes

10. Will you keep matches in a safe place?

yes

11. Do you allow smoking in barns?

no

12. Is fire used in buildings except dwelling?

no

13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?

yes

14. Plastered, papered or cloth lined?

cloth closely tacked and papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1375.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14th day of November 1912

Policy Fee, \$ 9.50

Mill " \$ 9.45

Total, \$ 18.95

E. A. Pagel

APPLICANT.

Paid - November 15, 1910. by F.M. Wright

now brown reported that he has subdivided his 60 acres into lots - 2 have been sold and two house built thereon; these are on back of my land, and over 900 ft from his buildings insured herein. Jan. 13, 1912



No. 1302.

# APPLICATION

OF

*John Sturka*

*Libbey*  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 1600.00

Expires 15 day of November 1905,

Policy Fee, - - - \$ 3.50

*575* Mill Fee, - - - \$ 11.00

Total amount paid, - - - \$ 13.50

*H.A. Moore*

Agent.

Approved *W.C.B.* 1905

*W.C.B.*  
President.

*Ella O. Stapler*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

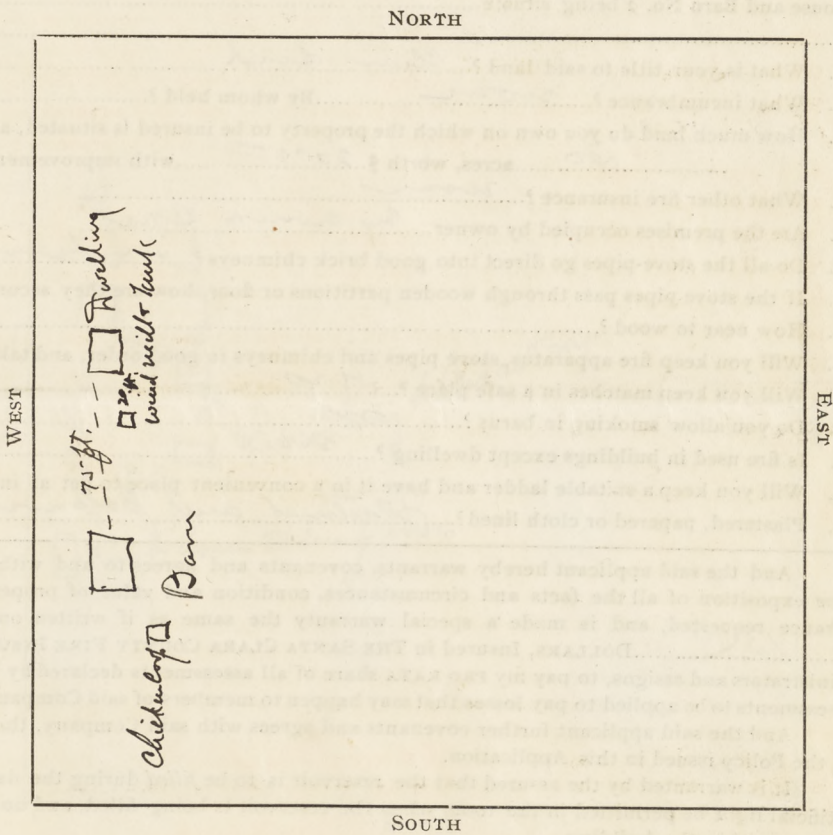
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd in Office at 2:30 P.M. - Nov. 15, 1910.*

*Mailed - Dec. 5, 1910*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1301

Date: 1075 @ .60 = 1290  
300 " 1.00 = 600  
1890

# APPLICATION

Of E. A. Pagel Campbell Postoffice, Santa Clara County, C  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against  
damage by fire, for the sum thirteen hundred and seventy-five DOLLARS, for the  
of 5 years, from the 14<sup>th</sup> day of November 1900, if approved by the  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of in  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value
On dwelling No. 1, <u>1 1/2</u> stories, <u>12</u> x <u>24</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>1500</u>	<u>1000</u>
On wing <u>" 1 1/2</u> stories, <u>12</u> x <u>16</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>"</u> roof	<u>1200</u>	<u>800</u>
On <u>" 1 1/2</u> stories, <u>12</u> x <u>24</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>"</u> roof	<u>1200</u>	<u>800</u>
On house No. 2, <u>1 1/2</u> stories, <u>12</u> x <u>24</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>"</u> roof	<u>250</u>	<u>100</u>
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>250</u>	<u>100</u>
On <u>"</u>		
On Piano		
On <u>"</u>		
On <u>"</u>		
On <u>"</u>		
All while contained in dwelling No. <u>1</u>		
On Windmill and Tank <u>12</u> x <u>12</u> - <u>14</u> ft. closed in, now in <u>good</u> repair	<u>300</u>	<u>175</u>
On Barn No. 1 <u>18</u> x <u>30</u> <u>16</u> ft. ports rustic siding	<u>500</u>	<u>300</u>
On Barn No. 2		
On Tons of Hay		
On <u>"</u>		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On <u>"</u>		
On Harness and Robes		
All while contained in Barn No. <u>1</u>		
On Pumping Plant, \$ <u>"</u> , Pump House, \$ <u>"</u>		
On <u>"</u>		
On <u>"</u>		
On <u>"</u>		
On <u>"</u>		
Total amount	<u>2250</u>	<u>1375</u>

*Notified  
Expired - Nov. 14, 1915.  
Renewed - #2798.*

House and Barn No. 1 being situate on Campbell Ave. Campbell's Cal.  
New Union Subdivision  
House and Barn No. 2 being situate "  
1. What is your title to said land? Deed  
2. What incumbrance? 3400 1000 By whom held? Anna Smith  
3. How much land do you own on which the property to be insured is situated, and what is its value? 2400 1000 100 acres, worth \$ 10000 with improvements.  
4. What other fire insurance? None  
5. Are the premises occupied by owner? yes - tenants  
6. Do all the stove-pipes go direct into good brick chimneys? No One goes into a Terra Cotta flue.  
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Don't pass through either.  
8. How near to wood? "  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes  
10. Will you keep matches in a safe place? yes  
11. Do you allow smoking in barns? No  
12. Is fire used in buildings except dwelling? No  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes  
14. Plastered, papered or cloth lined? cloth closely tacked and papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1375 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14<sup>th</sup> day of November 1900

Policy Fee, \$ 2.50  
Mill " \$ 9.45  
Total, \$ 11.95  
E. A. Pagel APPLICANT.

*now from reported that he has subdivided his 10 acres into lots - 2 have been sold and two house built thereon; these are on back of my land, and over 900 ft from his buildings insured herein.*

*Paid - November 15, 1910 by T.M. Richter*



No. 1302.

# APPLICATION

OF

John Sturka

Post Office,

Santa Clara County, Cal.

Amount Insured, = = \$ 1600.00

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

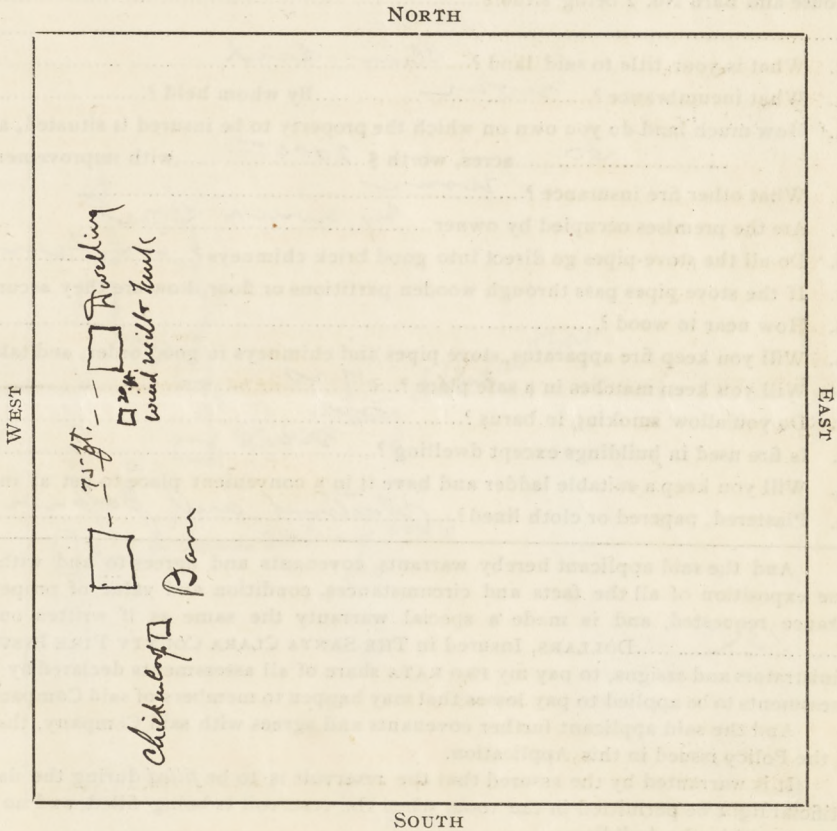
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Filed in Office at 2:30 P.M. - Nov. 15, 1910.

Mailed - Dec. 5, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1302.

Date: 1250 @ .60 = 1500  
350 " 1.00 700  
2,200

## APPLICATION

Of John Sturla, Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
 damage by fire, for the sum Sixteen hundred DOLLARS, for the term  
 of 5 years, from the 15 day of Nov 1915, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>45</u> feet, built <u>1878</u> , now in <u>good</u> repair, <u>single</u> roof }	<u>1200.00</u>	<u>800.00</u>	<u>12</u>
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>single</u> roof }			
On <u>house</u> No. <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>single</u> roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>4500.00</u> <u>300.00</u>	<u>3000.00</u> <u>200.00</u>	<u>12</u>
On <u>Piano</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>	<u>225.00</u>	<u>150.00</u>	<u>12</u>
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank	<u>375.00</u>	<u>250.00</u>	<u>20</u>
On Barn No. 1 <u>40</u> x <u>40</u>			
On Barn No. 2			
On <u>10</u> Tons of Hay	<u>150.00</u>	<u>100.00</u>	<u>20</u>
On <u>Horses</u>		<u>1600.00</u>	
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>      </u> , Pump House, \$ <u>      </u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
Total amount	<u>24000.00</u>	<u>16000.00</u>	

House and Barn No. 1 being situate Creek road about 3 1/2 miles east of Gilroy

House and Barn No. 2 being situate       

- What is your title to said land? Clear land
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value? 50 acres, worth \$2000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? By owner son
- Do all the stove-pipes go direct into good brick chimneys? in terracotta
- If the stove pipes pass through wooden partitions or floor, how are they secured? none
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? plastered and papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of Nov, 1915.

Policy Fee, \$ 2.50  
 Mill " \$ 11.00  
 Total, \$ 13.50

57 Paid by check - Nov. 18, 1910

John Sturla APPLICANT.



No. 1303

# APPLICATION

OF

John Shunka

Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 700.00

Expires 15 day of Nov 1905

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 7.00

Total amount paid, - - - \$ 9.50

H. A. Moore  
Agent.

Approved Dec. 3, 1905

J. M. Ball  
President.

Ella D. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

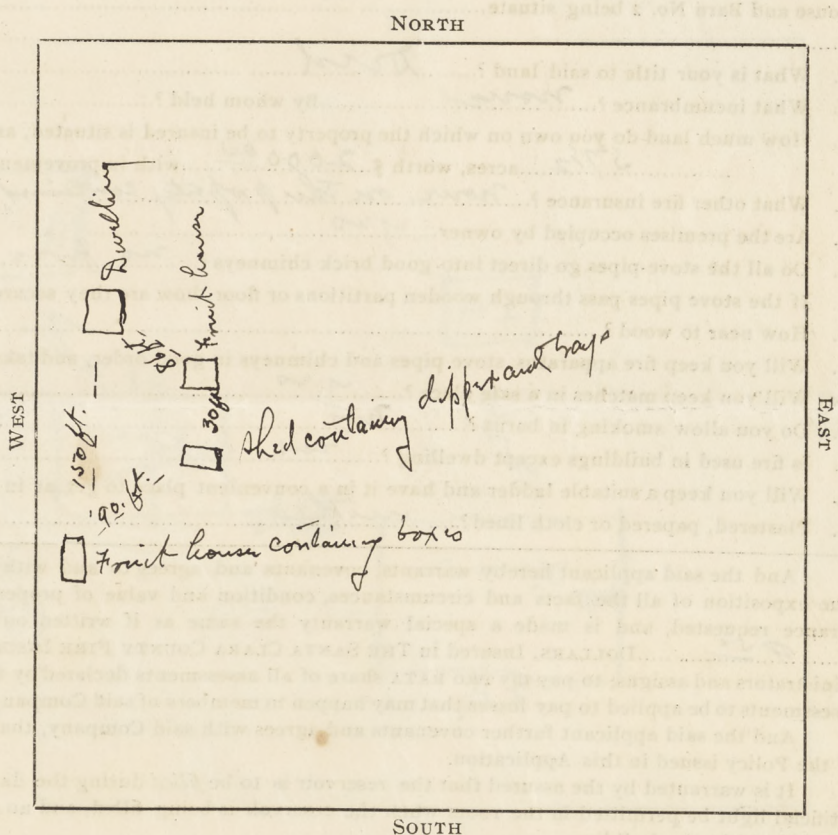
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decided in Office at 2:30 P.M. Nov. 15, 1910.

Mailed - Dec. 5, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of John Sturka Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
 damage by fire, for the sum Seven hundred DOLLARS, for the term  
 of 5 years, from the 15 day of Nov 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, stories <u>x</u> feet, built 1, now in repair, roof }			
On wing stories <u>x</u> feet, built 1, now in repair, roof }			
On			
On house No. 2, stories <u>x</u> feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, Pump House, \$			
On Fruit house 20x36 shingle roof in good repair	225 <sup>00</sup>	150 <sup>00</sup>	20
On <u>contains all while in fruit house 500 new 8 ft trays</u>	300 <sup>00</sup>	200 <sup>00</sup>	20
On <u>shed 16x20 and contains including dipper and 500 del trays</u>	200 <sup>00</sup>	200 <sup>00</sup>	20
On <u>Fruit house #2 16x42 and contains 800 boxes</u>	225 <sup>00</sup>	150 <sup>00</sup>	20
Total amount	1050 <sup>00</sup>	700 <sup>00</sup>	

House and Barn No. 1 being situate the creek road about 3 miles east of Gilroy

House and Barn No. 2 being situate

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
57 1/2 acres, worth \$ 200000 with improvements.
- What other fire insurance? none on this property contained herein
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? no fire
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? with

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 75 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of Nov, 1910

Policy Fee, \$ 250  
 Total, \$ 750

John Sturka APPLICANT.

Paid by check - Nov. 18, 1910.



No. 1304.

# APPLICATION

OF

*C. J. Alenell*

*Chunyang* Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 3065.00

Expires 16 day of Nov. 1903

Policy Fee, - - - \$2.50

Mill Fee, - - - \$15.18

Total amount paid, - - \$17.68

*C. J. Alenell*  
Agent

Approved Dec 3, 1903

*John B. B. B.*  
President

*Colla A. Taylor*  
Secretary

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

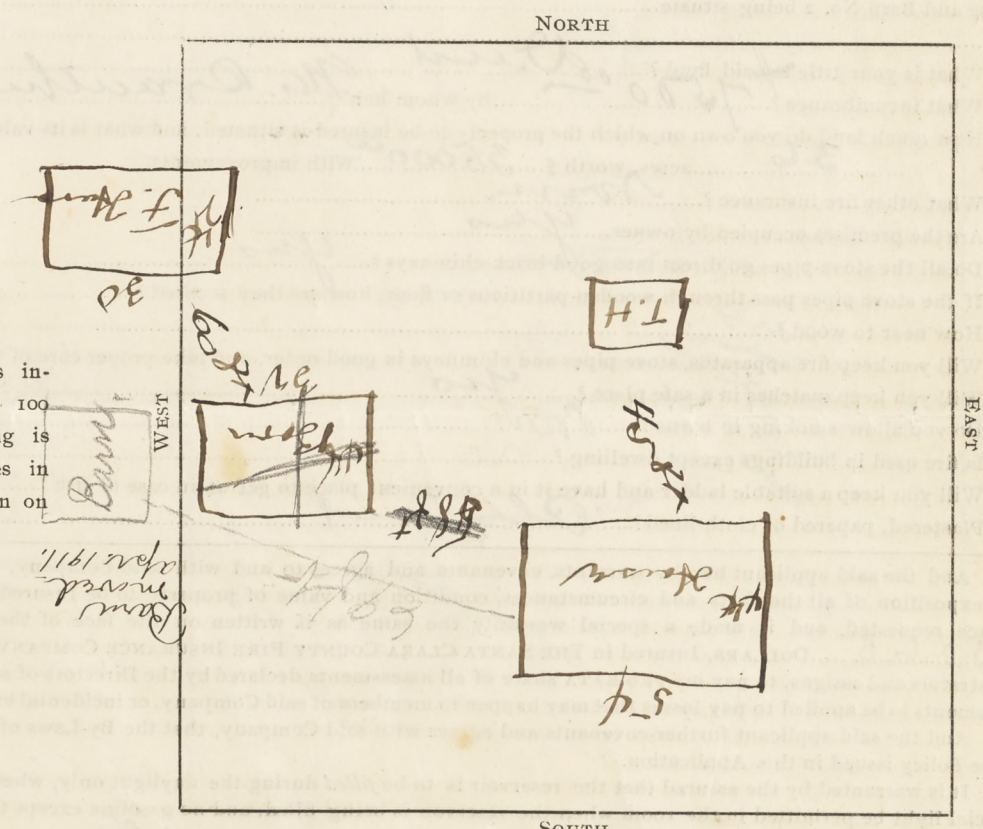
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 1:45 P.M. Nov. 16, 1910.

Mailed Dec. 6, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of C. L. Storrey - Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Three Thousand & Eight Hundred DOLLARS, for the term  
 of 3 years, from the 16<sup>th</sup> day of Nov, 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories <u>44</u> x <u>54</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>+</u> roof }	<u>3500<sup>00</sup></u>	<u>2000<sup>00</sup></u>	
On wing .....stories <u>x</u> feet, built <u>1</u> ....., now in..... repair,..... roof }			
On.....			
On house No. 2.....stories <u>x</u> feet, built <u>1</u> ....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>1000</u>	<u>200<sup>00</sup></u>	
On.....			
On Piano.....	<u>350</u>	<u>75<sup>00</sup></u>	
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank.....	<u>300</u>	<u>100<sup>00</sup></u>	
On Barn No. 1.....	<u>450<sup>00</sup></u>	<u>200<sup>00</sup></u>	
On Barn No. 2.....			
On <u>5</u> Tons of Hay.....	<u>60</u>	<u>40<sup>00</sup></u>	
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$....., Pump House, \$.....			
On <u>Grain House</u> <u>20</u> x <u>30</u> x <u>Roof</u>	<u>300<sup>00</sup></u>	<u>150<sup>00</sup></u>	
On <u>3000</u> <u>Just Traps</u> in <u>Prail House</u>	<u>1000<sup>00</sup></u>	<u>300<sup>00</sup></u>	
On.....			
Total amount.....		<u>3065</u>	

House and Barn No. 1 being situate on Saratoga & Mt View Road about  
one mile South of Sunnyvale  
 House and Barn No. 2 being situate.....

1. What is your title to said land? Owned by Mr. Crauthers
2. What incumbrance? None By whom held? Mr. Crauthers
3. How much land do you own on which the property to be insured is situated, and what is its value?  
36 acres worth \$ 35000<sup>00</sup> with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? yes
8. How near to wood? yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3065 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12<sup>th</sup> day of Nov, 1910

Policy Fee, \$ 2.50  
 Mill " 15.18  
 Total, \$ 17.68

C. L. Storrey APPLICANT.

Pd. by Check - Dec. 6, 1910.



No. 1305.

# APPLICATION

OF

*H. Larson*

*Sanmarale* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2624.00.

Expires 17 day of November 1910

Policy Fee, - - - \$2.50

Mif Fee, - - - \$18.24

Total amount paid, - - \$20.74

*Laura Larson*  
Agent.

Approved *Oct. 22,* 1910

*C. J. Pettit*  
President.

*Ella A. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

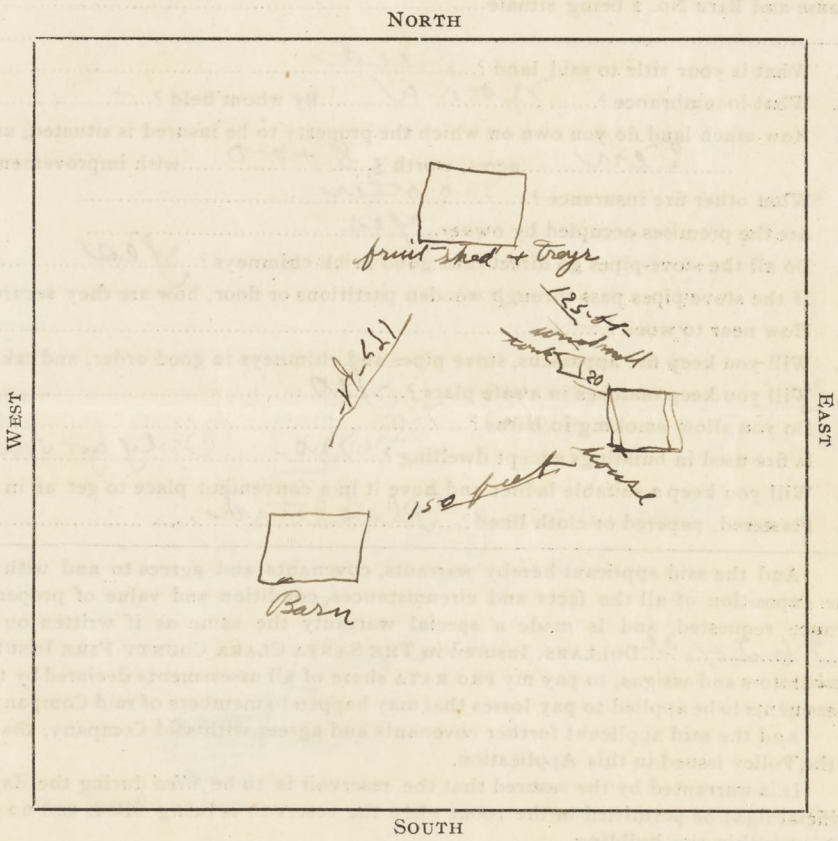
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Rec'd in Office at 2:30 o'clock P.M. Oct 11, 1910.*

*mailed - Dec. 5, 1910.*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





34

1305

1600 @ .50 = 1600  
1024 " 1.00 = 2048

3648

APPLICATION

SAN JOSE, CAL.,

1911.

Having <sup>received</sup> purchased of H. Larson the property described in Policy No. 1305 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said H. Larson I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed:

Mrs. Christina Larson x

On			
On Piano			
On			
On			
On			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On 10 Tons of Hay			
On			
On 2 Horses			
On 1 Horse Wagon			
On 1 Horse Spring Wagon			
On 1 Horse Buggy			
On 1 Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. 1			
On Pumping Plant, \$			
On			
On			
On			
On			
Total amount			

House and Barn No. 1 being situated On West side of Fair Oaks Ave, about 1/4 mile from Sunnyvale, Cal.  
House and Barn No. 2 being situated

- What is your title to said land? Deed
- What incumbrance? none By whom held? —
- How much land do you own on which the property to be insured is situated, and what is its value? Ten acres, worth \$ 8,000 with improvements.
- What other fire insurance? no other
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? —
- How near to wood? —
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no Only for Pomea dipper in fruit season.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2624 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11th day of October 1910.

Policy Fee, \$ 2.50  
Mill " 18.24  
Total, 20.74

H. Larson APPLICANT.

Paid by Check. Oct. 11, 1910.

Mrs. H. Larson having died May 16, 1911, and previously deeded property insured down to his wife. She is now deemed to be the assured.



No. 1306

# APPLICATION

OF

me. Lawrence L. Hall.

Mountain View, Post Office,

Santa Clara County, Cal.

Amount Insured, = \$ 400.00

Expires 22 day of November 1905.

Policy Fee, - - - \$2.50

Griff Fee, - - - \$2.40

Debate Room House \$14.90

Total amount paid, 33.80

M. L. Adams  
Agent.

Approved Dec 3, 1905

President.

Ella A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

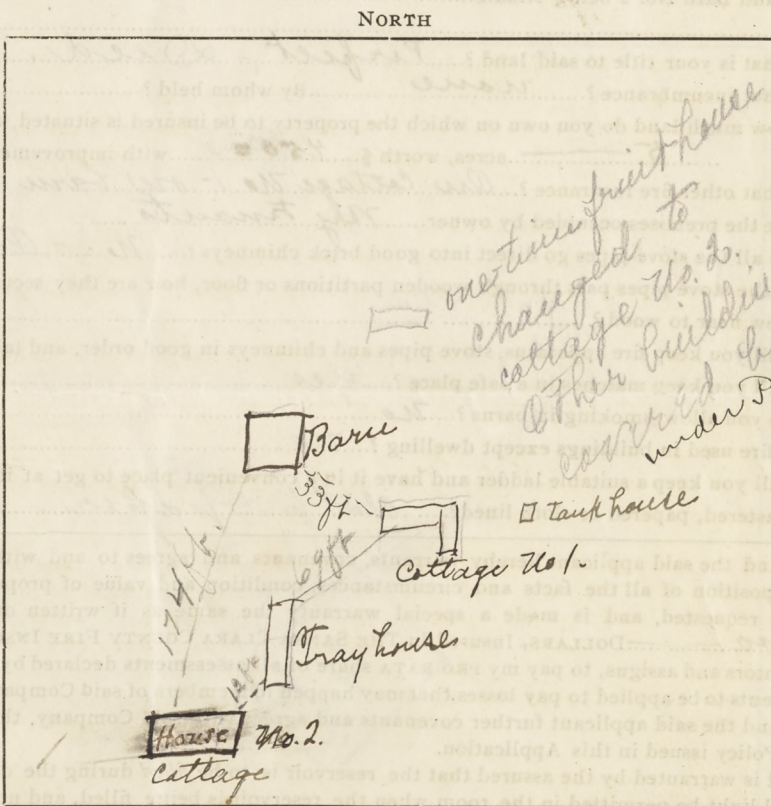
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid in Office at 9 a.m. Nov. 17, 1910.

dated - Dec. 5, 1910

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





34  
F

1305

1600 @ .50 = 1600  
1824 " 1.50 = 2848  
3648

# APPLICATION

Of H. Larson, Sunnyvale Postoffice, Santa Clara County, California  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss  
damage by fire, for the sum of Twenty-Six Hundred and Twenty-Four DOLLARS, for the  
of Five years, from the 17th day of November 1910, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>30</u> feet, built <u>1897</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2000</u>	<u>1200</u>
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>		
On <u>house</u> No. 2, <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>600</u>	<u>400</u>
On <u>Piano</u>		
On <u>Expured - Nov. 17, 1915</u>		
On <u>Renewed - #2797</u>		
All while contained in dwelling No. 1		
On Windmill and Tank <u>house - 2 story</u>	<u>200</u>	<u>100</u>
On Barn No. 1 <u>Two story - 20 x 36 - built 1905</u>	<u>500</u>	<u>250</u>
On Barn No. 2		
On <u>10</u> Tons of Hay <u>val. \$2 per ton</u>	<u>\$120</u>	<u>\$80</u>
On <u>2</u> Horses	<u>150</u>	<u>100</u>
On <u>One</u> Horse Wagon	<u>60</u>	<u>40</u>
On <u>One</u> Horse Spring Wagon	<u>30</u>	<u>20</u>
On <u>Horse Buggy</u>		
On <u>Two</u> Horse Phaeton	<u>60</u>	<u>40</u>
On <u>Harness and Robes</u>		
All while contained in Barn No. 1		
On Pumping Plant, \$ <u>170</u> , Pump House, \$ <u>113</u>	<u>170</u>	<u>113</u>
On <u>Fruit shed &amp; Pump dipper</u>	<u>72</u>	<u>48</u>
On <u>Fruit - Royal 600 - 12 - (1000000)</u>	<u>250</u>	<u>233</u>
On <u>700 Trays 50¢</u>		
On <u>Total amount</u>	<u>4212</u>	<u>2624</u>

House and Barn No. 1 being situate On West side of Fair Oaks Ave, about  
1/4 mile from Sunnyvale, Calif  
House and Barn No. 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? -
3. How much land do you own on which the property to be insured is situated, and what is its value? Ten acres, worth \$8000 with improvements.
4. What other fire insurance? no other
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? no - Only for Fruit dipper - in fruit season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2624.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11th day of October 1910.

Policy Fee, \$ 2.50  
Mill " 18.24  
Total, 20.74  
H. Larson APPLICANT.

Paid by Check. Oct. 11, 1910.

Ms. H. Larson having died May 16, 1911, and previously deeded property insured therein to his wife, she is now deemed to be the assured.



No. 1306

# APPLICATION

OF

James H. Lawrence & Hall

Mountain View, Post Office,

Santa Clara County, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

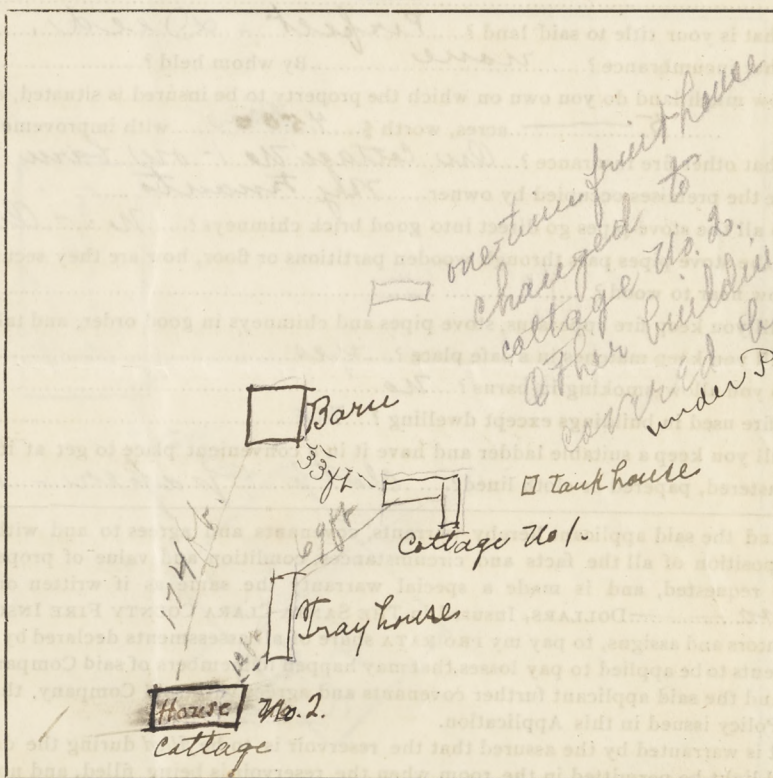
Decid in Office at 9 a.m. Nov. 17, 1910.

Dated - Dec. 5, 1910

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH



1306.

Date: 400 @ .60 = 480

# APPLICATION

Of Florence Gordon Hall Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum four hundred DOLLARS, for the term  
of five years, from the 22<sup>nd</sup> day of November 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2-1-story 17 x 36 feet, built 1910, now in good repair, single roof	\$6.00	\$4.00	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	6.00	4.00	

*Cancelled May 18, 1912.*  
*Dwelling destroyed by fire.*  
*Loss Paid.*

House and Barn No. 1 being situate on El Monte Avenue Three miles South  
West of Mountain View Santa Clara County Cal.  
House and Barn No. 2 being situate.....

1. What is your title to said land? Perfect Deed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
5 acres, worth \$..... with improvements (all insured in this Co. Policy #1180)
4. What other fire insurance? On Cottage No. 1 - on Barn, Tankhouse and Trays in shed
5. Are the premises occupied by owner? My family
6. Do all the stove-pipes go direct into good brick chimneys? No. - One chimney only - terraced
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? cloth to paper - closely tacked to boards

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 4.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11<sup>th</sup> day of November 1910

Policy Fee, \$ 2.50  
Premium 5.00  
Total, \$ 7.50  
1.60 Rebate on Cancelled Policy #1180  
3.30 for 4 years - Formerly insured under  
Paid by check - Nov. 25, 1910.  
Florence Gordon Hall APPLICANT.



No. 1307

# APPLICATION

OF

Structure of San Juan School

San Juan, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 3639.00

Expires 23 day of November, 1910

Policy Fee, - - - \$2.50

Commission - 3% - \$27.30

Total amount paid, - - \$29.80

J. B. Bell

Agent.

Approved Dec 13, 1910

J. B. Bell

President.

Ella O. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

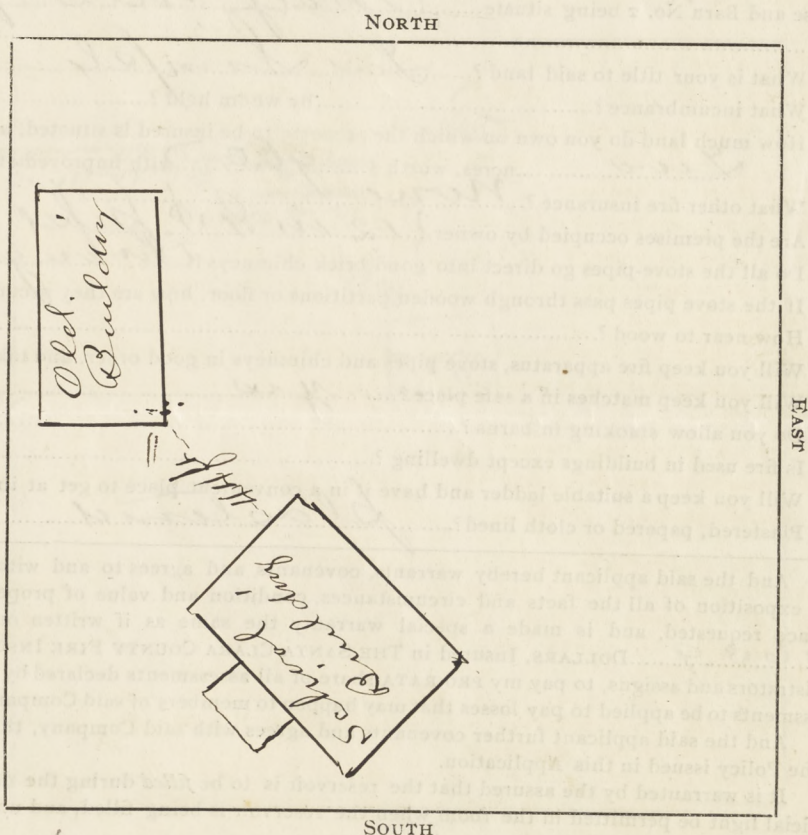
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Rec'd in Office at 9 a. m. Nov. 23, 1910.

Mailed - Dec. 3, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Old Building to be removed later, and rate changed accordingly.



1307

Date: 3639 @ 125 9097  
20 7.27

# APPLICATION

Rate changed - Exposure removed  
Oct. 18, 1911

Trustees of Cambrian School

Postoffice, Santa Clara County, Calif.

The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by fire, for the sum of Three thousand three hundred thirty nine DOLLARS, for the term of Three years, from the 13<sup>th</sup> day of November 1910. If approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On <u>one story School building</u>			
On house No. 2.....stories.....x.....feet, built 19 <u>10</u> , now in.....repair,.....roof }	4700	3133	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On <u>Furniture, desks and miscellaneous</u>			
On <u>miscellaneous</u>			
On.....			
All while contained in dwelling No. <u>Said School building</u>	760	506	
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	5460	3639	

Notified -  
Expired - Nov. 23, 1913  
Renewed - #2134

House and Barn No. 1 being situate School Building San Jose Cal  
on gates road one and one  
House and Barn No. 2 being situate half mile from Campbell  
West side

1. What is your title to said land? See Simple
2. What incumbrance?.....By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value? Two.....acres, worth \$.....5960 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? 12 in G.P. pipe vented (no. 20) passing
6. Do all the stove-pipes go direct into good brick chimneys? through metal lined air
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Chamber 3 feet
8. How near to wood?.....yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and ember?.....yes
10. Will you keep matches in a safe place?.....yes
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling?.....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....yes
14. Plastered, papered or cloth lined?.....plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3639 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22<sup>nd</sup> day of November 1910.

Policy Fee, \$2.50  
Millage, \$24.30  
Total, \$29.80  
Rebate, \$3.65  
Paid by School Board, 1911  
Dec. 3, 1910.

O.E. Shepard E.J. Price  
Trustee of Cambrian District



No. 1308

# APPLICATION

OF

A. H. Buchanan,

Insurance, Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 738.00

Expires 25 day of Nov. 1905,

Policy Fee, - - - \$2.50

Mill Fee, - - - \$1.25

Total amount paid, - - - \$9.75

Renewal at \$395.  
No Agent.

Approved Dec 13, 1905

A. H. Buchanan,  
President.

Ella A. Taylor,  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

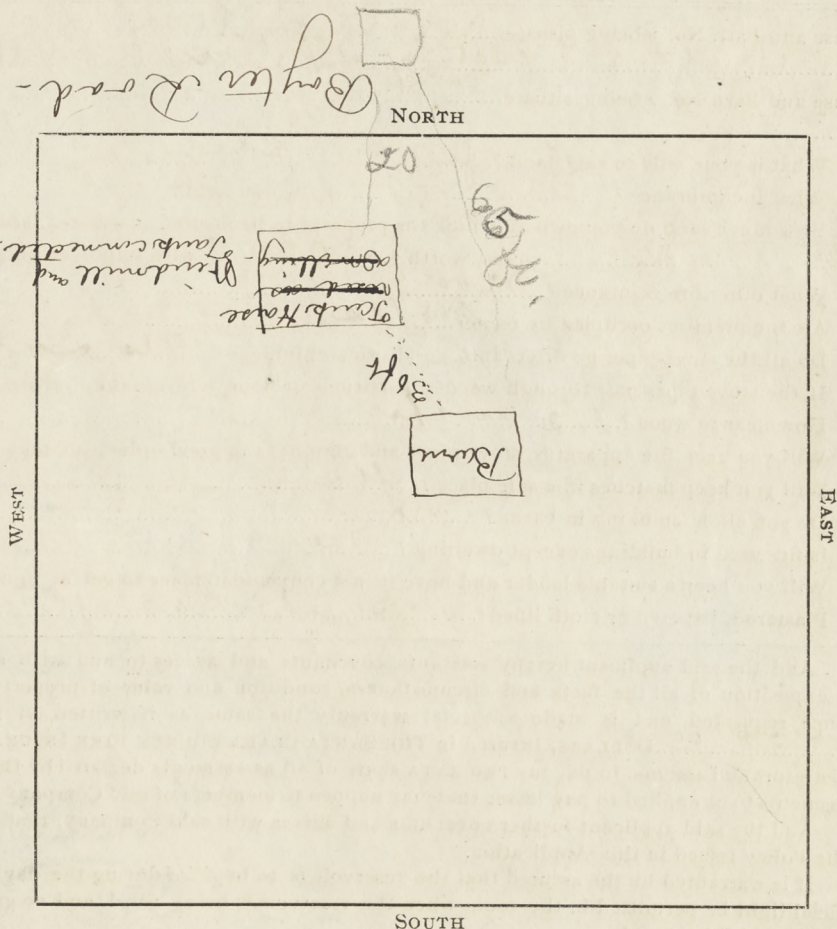
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Renewed in Office at 2 P. M. Nov. 18, 1910.

Mailed Dec. 5, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of A. W. Buchanan - Sunnyvale, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage, by fire, for the sum of Seven Hundred and Thirty-eight DOLLARS, for the term  
 of five years, from the 25 day of November, 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>16</u> x <u>16</u> feet, built 1....., now in <u>good</u> repair,.....roof }	<u>395</u>	<u>263</u>	
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>175</u>	<u>130</u>	
On.....			
On Piano.....	<u>150</u>	<u>100</u>	
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>One - or Tank House</u>			
On Windmill and Tank.....			
On Barn No. 1..... <u>16 x 20 - built 1904</u> good repair.....	<u>180</u>	<u>120</u>	
On Barn No. 2.....	<u>20</u>	<u>13</u>	
On <u>Two</u> Tons of Hay.....			
On.....			
On <u>One</u> Horse.....	<u>35</u>	<u>23</u>	
On <u>One</u> Horse Wagon.....	<u>30</u>	<u>33</u>	
On..... Horse Spring Wagon.....			
On <u>One</u> Horse Buggy.....	<u>50</u>	<u>33</u>	
On..... Horse Phaeton.....			
On <u>Furniture stored in Barn</u> .....	<u>20</u>	<u>13</u>	
On Harness and Robes.....	<u>15</u>	<u>10</u>	
All while contained in Barn No. <u>One</u> .....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1110</u>	<u>738</u>	

House and Barn No. 1 being situate South Side of Boyter Road, bounded  
on South and East by D. J. Pierce - on West by D. J. Peterson 495  
 House and Barn No. 2 being situate.....

- What is your title to said land? fee simple
- What incumbrance? none By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?.....  
12 acres, worth \$ 3,000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? No - into terra-cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured? Trimmed and cemented
- How near to wood? 1 1/2 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Papered - heavy card board paper

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 738.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18th day of November, 1910.

Policy Fee, \$ 2.50  
 Mill " \$ 7.23  
 Total, \$ 9.73

Alfred W. Buchanan APPLICANT.

Paid by assured - Nov. 18, 1910.

cancelled - Jan. 18, 1915. Re-insured in # 506.

34.  
 1308.  
 Date: 493 @ .85 = 838  
240 @ .125 = 62  
1450  
263 @ .15 = 39.45  
232 @ .20 = 46.40  
 Rate changed Jan. 18, 1915 -



No. 1309

# APPLICATION

OF

*W. A. Bliffy*

*Superintendent* - Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ *975.00*  
Expires *26th* day of *November* 19*10*.

Policy Fee, - - - \$ *2.50*

Mill Fee, - - - \$ *5.80*

Total amount paid, - - - \$ *8.30*

*Wm. Callister*  
Agent.

Approved *Dec 13*, 19*10*

*W. A. Bliffy*  
President.

*Edna O. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

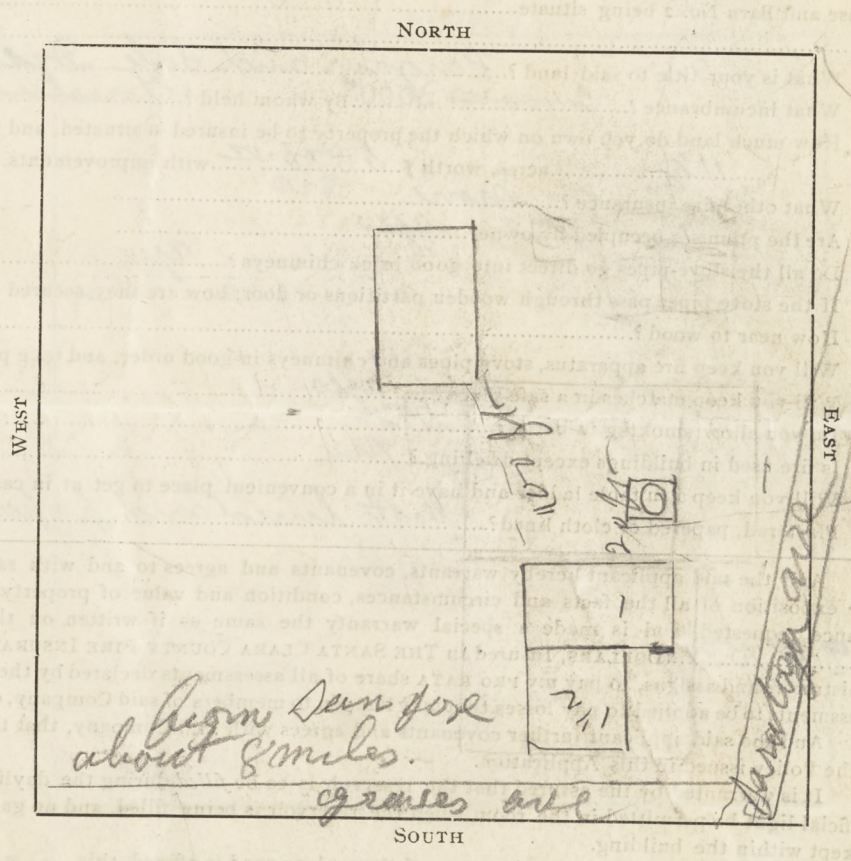
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd in Office at 11:00 a.m. Nov. 26, 1910.*

*Delivered Dec 6, 1910*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of H. L. Kibby, Carpenter Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Nine Hundred and Twenty Five DOLLARS, for the term  
 of Five years, from the 26 day of November 1900, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1 <u>1 1/2</u> stories <u>16</u> x <u>16</u> feet, built <u>1893</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>600.00</u>	<u>400.00</u>	
On wing <u>1</u> stories <u>16</u> x <u>24</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On <u>house</u> No. 2 <u>2</u> stories <u>16</u> x <u>16</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300.00</u>	<u>200.00</u>	
On <u>Piano</u> <u>Organ</u>	<u>60.00</u>	<u>40.00</u>	
On <u>all</u> while contained in dwelling No. 1			
On Windmill and Tank and Tank House - <u>2</u> story - <u>15</u> ft x <u>15</u> ft	<u>225.00</u>	<u>150.00</u>	
On Barn No. 1 - <u>One</u> story - <u>30</u> ft x <u>30</u> ft - <u>good</u> repair	<u>150.00</u>	<u>100.00</u>	
On Barn No. 2			
On <u>4</u> Tons of Hay	<u>48.00</u>	<u>32.00</u>	
On <u>Horses</u>			
On <u>Horse</u> Wagon			
On <u>1</u> Horse Spring Wagon	<u>30.00</u>	<u>20.00</u>	
On <u>1</u> Horse Buggy	<u>30.00</u>	<u>20.00</u>	
On <u>Horse</u> Phaeton			
On <u>Harness</u> and Robes	<u>18.00</u>	<u>12.00</u>	
All while contained in Barn No. 1			
On Pumping Plant, \$, Pump House, \$			
On <u>Expired Nov. 26, 1915</u>			
On <u>Renewed - #2887</u>			
Total amount	<u>1475.00</u>	<u>975.00</u>	

House and Barn No. 1 being situate on corner of Ocotilla and Graves Ave.,  
about eight miles West of San Jose, Santa Clara Co., Cal.  
 House and Barn No. 2 being situate

- What is your title to said land? Bargain and Sale Deed from Chapman, Loss payable Jan. 1914.
- What incumbrance? 2400.00 By whom held? Trustee under the last will of J. J. O'Neil
- How much land do you own on which the property to be insured is situated, and what is its value?  
11 1/4 acres, worth \$5000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Both lined and papered - Closely tacked

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of \$975.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of November 1900

Policy Fee, \$ 2.50  
 Mill " \$ 38.00  
 Total, \$ 40.50

H. L. Kibby APPLICANT.

Paid by assured Dec. 6, 1900.

Improvements being made on dwelling.  
 Reported Jan. 2, 1914.



No. 1310:

# APPLICATION

OF

*James G. Custer*  
(San Francisco)

*Completed*  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 445.00

Expires 28 day of November, 1912

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 2.25

Total amount paid, - - \$ 4.75

*Renewal of #396*  
Agent.

Approved *Dec 13, 1912*

*John D. Ball*  
President.

*Ellie D. Taylor*  
Secretary.

Press of Brewer Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

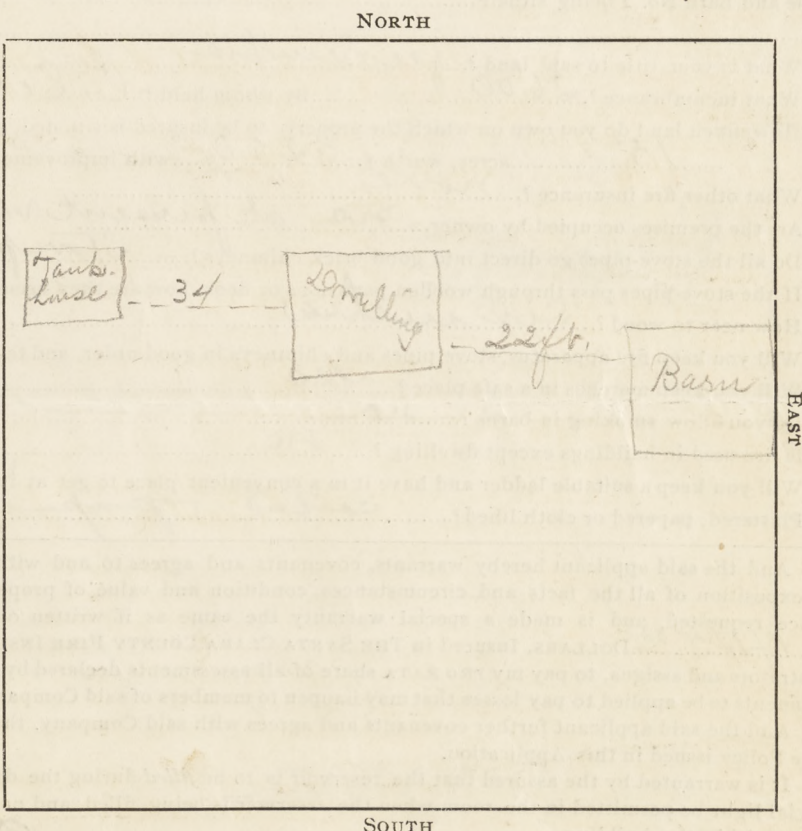
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd in Office at 9 a.m. Nov 28, 1910.*

*Policy mailed - Dec. 31, 1910.*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1310.

Rates: 410 @ 1.25 = 1025  
35 " 1.25 = 87  
1112

## APPLICATION

Of Sanior G. Aitken Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum four thousand and forty five \$445 DOLLARS, for the term  
 of Two years, from the 28th day of November 1900, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1 <u>2</u> stories <u>6</u> x <u>20</u> feet, built <u>1896</u> , now in <u>good repair</u> <u>shingle</u> roof	<u>500</u>	<u>230</u>	
On wing <u>1</u> stories <u>4</u> x <u>20</u> feet, built <u>1</u> ....., now in <u>repair</u> ..... roof			
On.....			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>25</u>	<u>10</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. 1			
On Windmill and Tank <u>and Tank house</u>	<u>200</u>	<u>130</u>	
On Barn No. 1 <u>15 ft x 30 ft - built 1896 - good repair</u>	<u>75</u>	<u>35</u>	
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....	<u>50</u>	<u>25</u>	
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>950</u>	<u>480</u>	

House and Barn No. 1 being situate on East side of Union Ave. near Raynorthy  
Road, Santa Clara Co., Calif.

House and Barn No. 2 being situate.....

- What is your title to said land? fee Simple
- What incumbrance? 2600 By whom held? C. Scofield
- How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ 3250 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no at present vacant
- Do all the stove-pipes go direct into good brick chimneys? Stovepipe
- If the stove pipes pass through wooden partitions or floor, how are they secured? in sheet iron collars
- How near to wood? Six inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? ceiled & papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1112.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of Nov 1900

Policy Fee, \$ 2.50  
 Premium 2.25  
 Total, \$ 4.75

Sanior G. Aitken APPLICANT.

Paid by Check  
Dec. 31, 1910.



No. 1311

# APPLICATION

OF

L. H. Howard.

San Felipe, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 35,000

Expires 29 day of November, 1905.

Policy Fee, - - - \$2.30

Mill Fee, - - - \$20.85

Total amount paid, - - - \$23.15

Reverend of # 392.  
No Agent.

Approved Dec 13, 1905

L. H. Howard  
President.

Ella A. Taylor.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

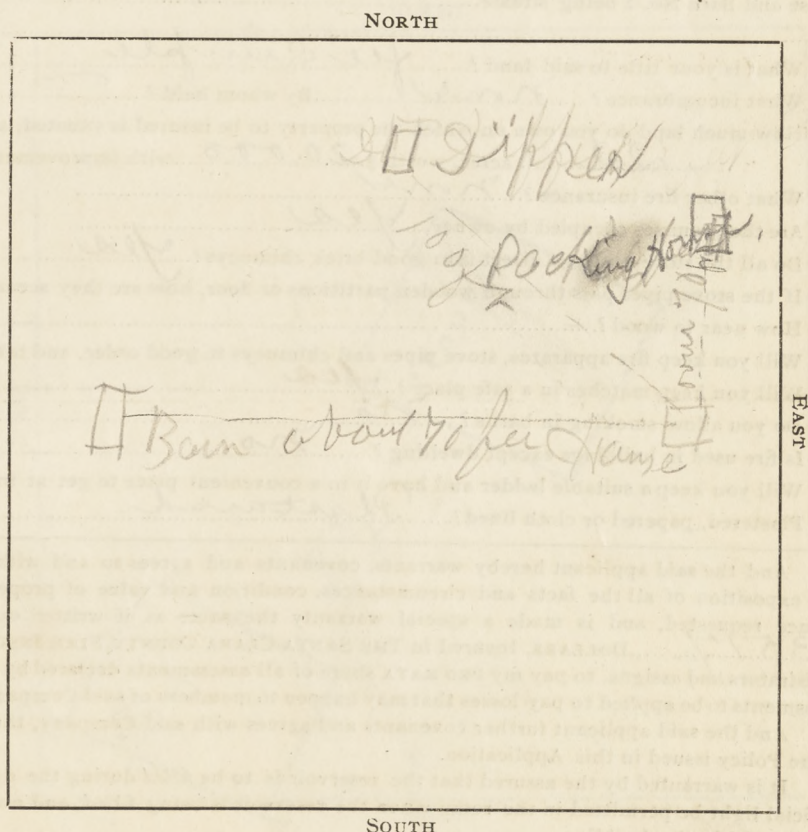
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office at 11:30 a.m. Nov. 26, 1910.  
mailed - Dec. 5, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





37

1311

Date: 2860 @ .50 = 2860  
657 @ .100 = 1314  
4174

# APPLICATION

Of C. H. Howard Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Thirty-five Hundred and Seventeen DOLLARS, for the term  
 of Five years, from the 29th day of November, 1910; if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>32</u> x <u>45</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2800</u>	<u>1860</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>1150</u>	<u>735</u>	
On ..... 100	<u>400</u>	<u>265</u>	
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1 <u>18</u> x <u>30</u> ft - <u>16</u> ft - <u>posts</u> - built <u>1883</u> - <u>shing</u> roof	<u>75</u>	<u>50</u>	
On Barn No. 2.....	<u>90</u>	<u>60</u>	
On <u>10</u> Tons of Hay.....			
On.....			
On <u>4</u> Horses <u>(Four)</u> <u>Expired - Nov. 29, 1915.</u>	<u>130</u>	<u>85</u>	
On <u>Two</u> Horse Wagon..... <u>Renewed - #2806.</u>	<u>85</u>	<u>56</u>	
On <u>One</u> Horse Spring Wagon.....			
On..... Horse Buggy.....	<u>150</u>	<u>100</u>	
On <u>One</u> Horse Phaeton.....	<u>65</u>	<u>43</u>	
On.....			
On Harness and Robes.....			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>5340</u>	<u>3517</u>	

House and Barn No. 1 being situate on the Infirmary Road, near the  
Reservoir Santa Clara County, Cal.  
 House and Barn No. 2 being situate.....

- What is your title to said land? fee simple
- What incumbrance? none By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?.....  
22 acres, worth \$ 20,000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 3517 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of November, 1910.

Policy Fee, \$ 2.50  
 Mill " 20.83  
 Total, 23.33  
C. H. Howard APPLICANT.

Paid by assured - Dec. 1, 1910.



No. 1312

# APPLICATION

OF

J. D. Bell

Sanford Post Office,  
Santa Clara County, Cal.

Amount insured, = \$ 1728.00

Expires 1st day of Dec, 1910.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 6.00

Total amount paid, - - - \$ 8.50

A. C. Shepard

Agent.

Approved B. E. B. B. 1910

J. D. Bell President

Ella A. Taylor Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1 50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

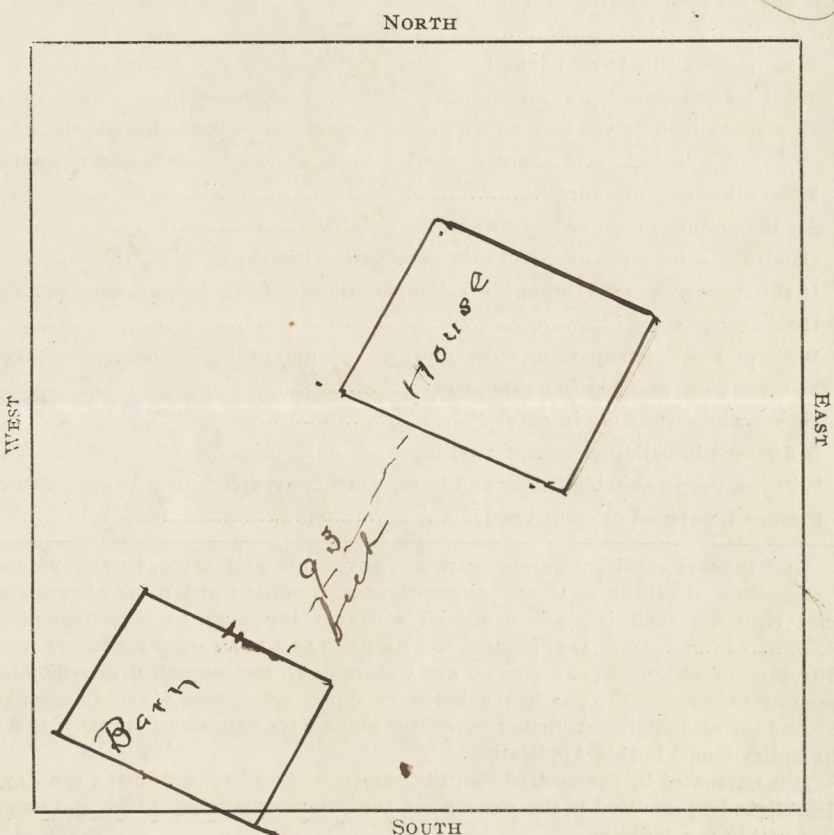
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office at 11:30 a.m. - Dec. 1, 1910.

Mailed Dec. 5, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





53 ✓ 13/2. Date: 1450 @ .50 = 1450  
278 " 1.00 = 556  
2,006

APPLICATION

Of J. B. Bell, Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Seventeen Hundred and Twenty-eight DOLLARS, for the term  
of Three years, from the first day of December 1900, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>30</u> feet, built <u>1870</u> , now in <u>good</u> repair, <u>shingle</u> roof }	<u>1200</u>	<u>750</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>750</u>	<u>500</u>	
On .....			
On Piano <u>Cancelled at request of</u>	<u>325</u>	<u>200</u>	
On <u>Assured - Property Sold -</u>			
On <u>March 16, 1912,</u>			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1 <u>14 ft x 24 ft - Shingled roof -</u>	<u>205</u>	<u>135</u>	
On Barn No. 2			
On <u>4</u> Tons of Hay	<u>40</u>	<u>22</u>	
On <u>One ton Grain</u>	<u>25</u>	<u>15</u>	
On <u>One</u> Horses	<u>90</u>	<u>55</u>	
On ..... Horse Wagon			
On <u>One</u> Horse Spring Wagon	<u>50</u>	<u>35</u>	
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes <u>and Farm Implements</u>	<u>25</u>	<u>16</u>	
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>2710</u>	<u>1728</u>	

House and Barn No. 1 being situate West side Los Gatos, and San Jose Rd.  
Union Ave. Junction about seven miles from San Jose.  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
Six acres, worth \$2500 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Ceiled, lined, closely latched, and papered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1728.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of Dec 1900.

Policy Fee, \$2.00  
Mill " \$6.00  
Total, \$8.50

J. B. Bell

APPLICANT.

Paid by assured. Dec. 1, 1910.



No. 1313

# APPLICATION

OF

*Philip J. Deffen*

*San Juan*  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ *7000.00*

Expires *1st day of December 1910*

Policy Fee, - - - \$ *2.50*

Mill Fee, - - - \$ *3.25*

Total amount paid, - - - \$ *5.75*

*J. J. Spackling*  
Agent.

Approved *Dec 10*, 19*10*

*J. H. Deffen*  
President.

*W. A. Deffen*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

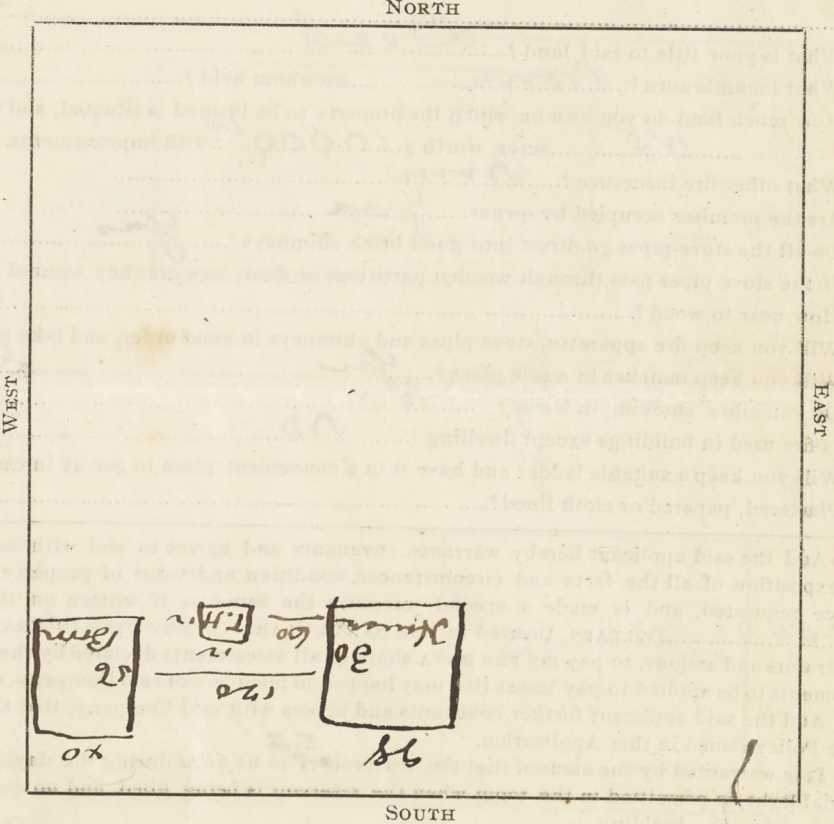
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Rec'd in Office at 9:00 a. m. - Dec. 2, 1910*  
*mailed - Dec. 10, 1910*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





60  
✓

experts -  
Francis Callan Ranch

1313

1350 @ .50 = 1350  
650 " 1.00 = 1300  
2650

# APPLICATION

Of Philip J. Duffy - Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Twenty Six Hundred DOLLARS, for the term  
of 6 years, from the 6th day of December 1910 if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>28</u> x <u>30</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>X</u> roof }	<u>1500</u>	<u>1000</u>	
On wing <u>1</u> stories <u>X</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u> }			
On <u>house</u> No. 2 <u>1</u> stories <u>X</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300</u>	<u>200</u>	
On <u>Piano</u>			
On <u>Windmill and Tank</u> <u>Tank House 12 x 12</u> \$ <u>300</u>	<u>300</u>	<u>150</u>	
On Barn No. 1 <u>40 x 56</u>	<u>800</u>	<u>500</u>	
On Barn No. 2 <u>22 x 56 add.</u>	<u>750</u>	<u>150</u>	
On <u>75</u> Tons of Hay			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>1</u>			
On Pumping Plant, \$ <u>1000</u> , Pump House, \$ <u>1000</u>			
On <u>House and Barn No. 1</u>			
On <u>House and Barn No. 2</u>			
On <u>House and Barn No. 3</u>			
On <u>House and Barn No. 4</u>			
On <u>House and Barn No. 5</u>			
On <u>House and Barn No. 6</u>			
On <u>House and Barn No. 7</u>			
On <u>House and Barn No. 8</u>			
On <u>House and Barn No. 9</u>			
On <u>House and Barn No. 10</u>			
On <u>House and Barn No. 11</u>			
On <u>House and Barn No. 12</u>			
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On <u>House and Barn No. 97</u>			
On <u>House and Barn No. 98</u>			
On <u>House and Barn No. 99</u>			
On <u>House and Barn No. 100</u>			
Total amount	<u>3150</u>	<u>2000</u>	

House and Barn No. 1 being situate North side of main on Veterans  
Alvord Road and Astoria Ave  
House and Barn No. 2 being situate Deed

- What is your title to said land? Deed
- What incumbrance? None By whom held? None
- How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2 acres, worth \$ 10,000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? Yes
- How near to wood? Yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Yes

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2000 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30th day of Nov 1910

Policy Fee, \$ 2.50  
Mill " 13.23  
Total, \$ 15.73  
Philip J. Duffy APPLICANT.  
Paid by Check - Dec. 9, 1910.



No. 1314.

# APPLICATION

OF

Wm. C. Anderson,

Superintendent - Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 555.00

Expires 1st day of Dec. 1905

Policy Fee, - - - \$2.50

Mill Fee, - - - \$5.85

Total amount paid, - - - \$8.35

W. C. Anderson,  
Agent.

Approved Dec 10, 1900

E. J. O'Connell,  
President.

Ella A. Taylor,  
Secretary.

Press of Brower Printing Co., San Francisco, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

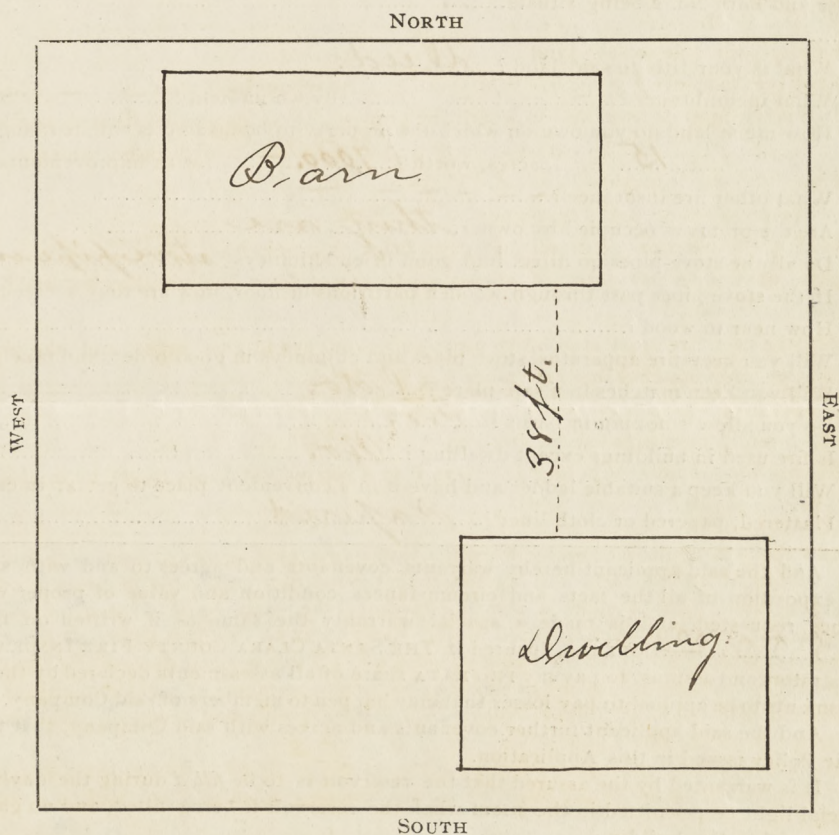
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Dec'd in Office at 8:00 - Dec. 6, 1900.

Policy delivered - Dec. 16, 1900.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





60 ✓  
1314.  
Date: 266 @ .85 = 452  
289 " 1.25 = 722  
1174

266 @ .25 = 66.5  
289 " .40 = 115.6

# APPLICATION

Of Theo. C. Anderson, Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Five Hundred Fifty-five DOLLARS, for the term  
of five years, from the 5th day of December 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>40</u> feet, built <u>1898</u> , now in <u>good</u> repair <u>shingle</u> roof }	<u>400.-</u>	<u>266</u>	
On — wing — stories — x — feet, built 1 —, now in — repair, — roof }			
On — — — — —			
On house No. 2, — stories — x — feet, built 1 —, now in — repair, — roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On — — — — —			
On Piano			
On — — — — —			
On — — — — —			
On — — — — —			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1 <u>one</u> story <u>22</u> x <u>40</u> ft <u>rough</u> boards and <u>shake</u> roof	<u>100.-</u>	<u>66</u>	
On Barn No. 2 — — — — —			
On <u>5</u> Tons of Hay <u>@ 12.- per ton</u>	<u>60.-</u>	<u>40</u>	
On — — — — —			
On <u>one</u> Horses	<u>75.-</u>	<u>50</u>	
On <u>two</u> Horse Wagon	<u>50.-</u>	<u>33</u>	
On — Horse Spring Wagon			
On <u>2</u> <u>one</u> Horse Buggies	<u>150.-</u>	<u>100</u>	
On — Horse Phaeton			
On — — — — —			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ —, Pump House, \$ —			
On — — — — —			
On — — — — —			
On — — — — —			
On — — — — —			
Total amount	<u>835.-</u>	<u>555</u>	

House and Barn No. 1 being situate on Boyter Rd. Being the Western 1/2 of 24th 7th 8th and 9th  
16 of the Geo. H. Briggs Sub-division - about 2 1/2 miles from Cupertino  
House and Barn No. 2 being situate

- What is your title to said land? deed
- What incumbrance? — By whom held? —
- How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ 7000.- with improvements.
- What other fire insurance? —
- Are the premises occupied by owner they are
- Do all the stove-pipes go direct into good brick chimneys? stove pipe enters thru a scotta pipe through wall
- If the stove pipes pass through wooden partitions or floor, how are they secured? —
- How near to wood? —
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? I will
- Will you keep matches in a safe place? I do
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? I will
- Plastered, papered or cloth lined? Papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 555.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5th day of December 1910.

Policy Fee, 2.50  
Mill " 5.83  
Total, 8.33

Theo. C. Anderson APPLICANT.

Paid by assured Dec. 16. 1910.



No. 1315

# APPLICATION

OF

*M. D. Silva*  
*Santhell*  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1800.00

Expires 14 day of December, 1910.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$13.75

Total amount paid, - - \$16.25

*E. J. Medeiros*  
Agent.

Approved Dec 10, 1910

*E. J. Medeiros* President.  
*Ella C. Taylor* Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

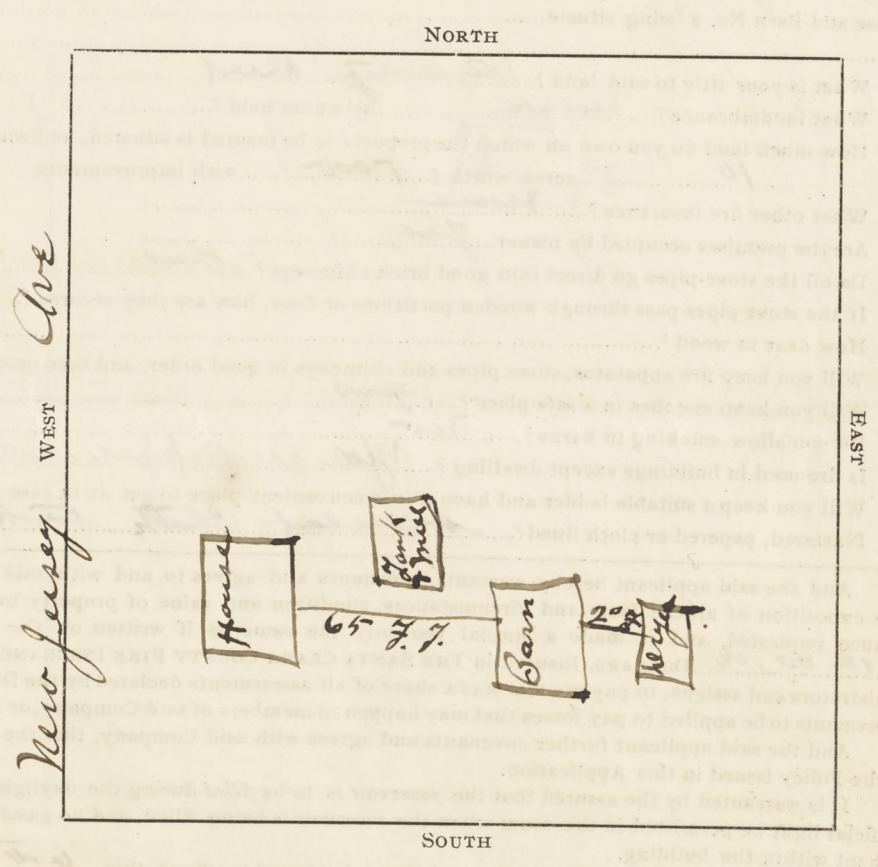
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Rec'd in Office at 3:10 P.M. Dec. 7, 1910.

Mailed Dec. 10, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





6.1

1315.

Date: 1170 @ .50 = 1170  
630 " 1.25 = 1575  
2,745

## APPLICATION

Of M. R. Silva Campbell, R. F. H. Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum Eighteen Hundred DOLLARS, for the term  
 of Five years, from the 7<sup>th</sup> day of December 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>30</u> feet, built <u>1896</u> now in <u>good</u> repair <u>Shingle</u> roof	<u>12.00</u>	<u>8.00</u>	
On wing ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>2.60</u>	<u>1.70</u>	
On ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On Piano			
On			
On			
On			
All while contained in dwelling No. 1			
On Windmill and Tank <u>house</u> - <u>2 story</u>	<u>3.00</u>	<u>2.00</u>	
On Barn No. 1 <u>24 X 30</u> <u>2 stories</u> <u>newly new</u>	<u>4.25</u>	<u>2.70</u>	
On Barn No. 2			
On <u>4</u> Tons of Hay <u>newly</u>	<u>4.50</u>	<u>3.00</u>	
On			
On Horses			
On <u>1</u> Horse Wagon <u>Fruit Wagon</u>	<u>9.00</u>	<u>6.00</u>	
On <u>1</u> Horse Spring Wagon <u>Penelope's cart</u>	<u>2.50</u>	<u>1.50</u>	
On <u>1</u> Horse Buggy <u>John</u>	<u>8.00</u>	<u>6.00</u>	
On <u>1</u> Horse Phaeton	<u>14.00</u>	<u>9.00</u>	
On			
On Harness and Robes	<u>3.00</u>	<u>2.00</u>	
All while contained in Barn No. 1			
On Pumping Plant, \$ ..... Pump House, \$ .....			
On <u>Fruit Wagon</u> <u>16 x 20</u>	<u>5.50</u>	<u>3.50</u>	
On <u>300</u> <u>Fruit</u> <u>bags</u> <u>in good condition</u>	<u>6.00</u>	<u>4.00</u>	
On <u>140</u> " <u>potatoes</u> <u>new</u>	<u>1.60</u>	<u>1.00</u>	
On			
Total amount	\$ <u>27.20</u>	\$ <u>18.00</u>	

House and Barn No. 1 being situate Santa Clara County, State of California, on New  
Jarvis Ave. 2nd House South of Farmington Road.  
 House and Barn No. 2 being situate .....

- What is your title to said land? Warranty deed
- What incumbrance? None By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? .....
- ..... 10 acres, worth \$ 5,000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? Yes in dipper in dry packed in Fruit season
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered. Cloth lined. Plaster & Papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 18.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6<sup>th</sup> day of December 1910

Policy Fee, \$ 2.50  
 Mill " \$ 13.75  
 Total, \$ 16.25

M. R. Silva APPLICANT.

Paid by Mr. Sickers Dec. 7, 1910.



No. 1316

# APPLICATION

OF

*A. Delmar*

*Deming* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ *300.00*

Expires *9th* day of *December* 19*10*.

Policy Fee, - - - \$ *2.50*

Mill Fee, - - - \$ *1.50*

Total amount paid, - - - \$ *4.00*

*J. F. Spedding*  
*Spedding* Agent.

Approved *Dec. 10*, 19*10*

*J. M. Bullock*

President.

*Ellie A. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd in Office at 9:00 A.M. Dec 9, 1910.*

*Mailed - Dec. 12, 1910.*

NORTH

*20*  
*Home* *16*

EAST

SOUTH

WEST

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



53 ✓

13/6

Date: 300 @ 50 - 300

# APPLICATION

Of A. Schurra Superior Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum of Three Hundred DOLLARS, for the term  
of Five years, from the Dec 9th day of 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, 1 stories <u>16</u> x <u>20</u> feet, built <u>1910</u> , now in <u>for</u> repair, <u>X</u> roof }	<u>3.50</u>	<u>2.50</u>	
On wing ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions .....		<u>50</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1 .....			
On Windmill and Tank .....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		<u>300</u>	

*Notified*  
*Expired - Dec 9, 1915.*  
*Cancelled - Not renewed.*

House and ~~Barn~~ No. 1 being situate North of Maud Ave between Alvisd  
Road and pasture area  
House and Barn No. 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? a schurra
3. How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 7500 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? No chimneys, heat with oil
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? .....
14. Plastered, papered or cloth lined? Neither at present

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 300.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5th day of Dec 1910

Policy Fee, \$ 2.50  
Mill " 1.50  
Total, \$ 4.00  
A. Schurra APPLICANT.

*Paid by check Dec. 12, 1910.*



No. 1317

# APPLICATION

OF

E. Cunningham  
Morgan Hill - Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 880.00

Expires 10 day of December, 1915.

Policy Fee, - - - \$ 2.50.

~~Other Fees~~ - - - \$ 17.60

Total amount paid, - - - \$ 20.10

Renewal of # 485  
Agent.

Approved Dec 10, 1915

W. H. Abbott  
President.

Ella A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

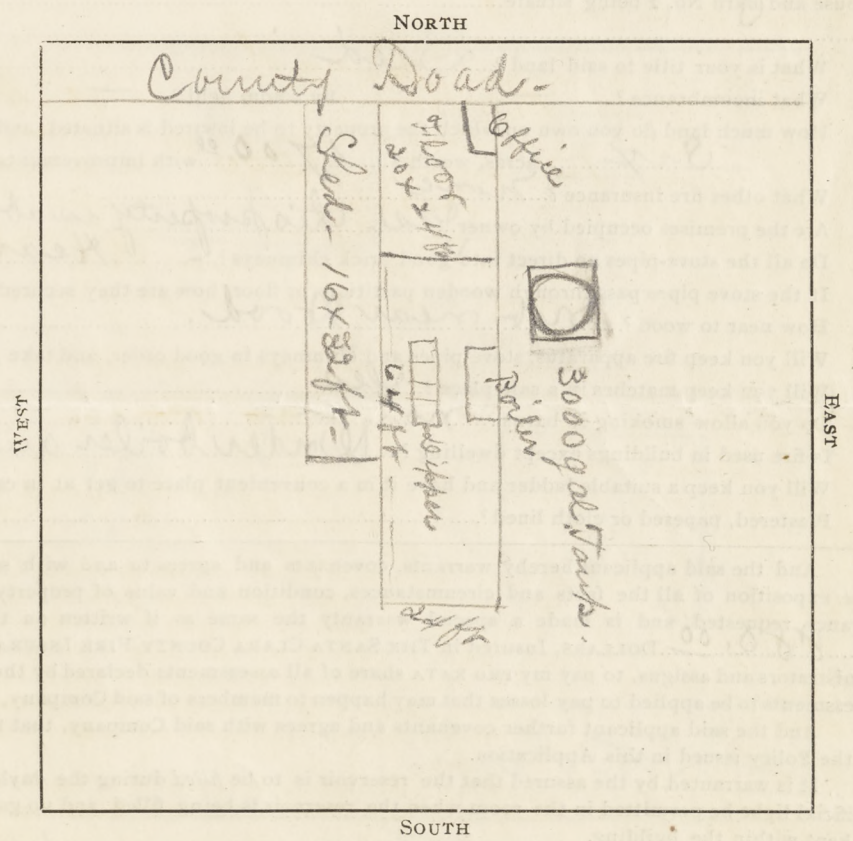
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Made out in Office - Dec. 7, 1910.

Policy mailed - Dec. 16, 1910

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





53

1317

Date: 880 @ 2.00 = 3520

# APPLICATION

Rebate - 10.50 - 390  
Paid to assured  
Nov. 23, 1912.

Of L. Cunningham - Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage, by fire, for the sum of Eight Hundred and Eighty DOLLARS, for the term  
of five years, from the 18th day of December, 1910, If approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On <u>Open Building used for receiving fruit</u>			
On <u>Clipping fruit and Pitting fruit</u>	270	180	
On <u>Seals</u>	75	50	
All while contained in dwelling No.....			
On Windmill and Tank <u>Combination Dipper, Chader and Spreader</u>	240	160	
On Barn No. 1 <u>10 horse power Boiled and 5 horse engine</u>	240	160	
On Barn No. 2 <u>Fruit Cars, Trucks, etc.</u>	75	50	
On <u>Tons of Hay 300 Fruit Boxes</u>	36	24	
On <u>All while contained in above Bldg.</u>			
On Horses.....			
On Horse Wagon.....			
On Horse Spring Wagon.....			
On Horse Buggy.....			
On Horse Phaeton.....			
On <u>800 Fruit Tray (3x8 ft) while in or within</u>			
On <u>Harness and Robes 60 ft of above Bldg.</u>	280	186	
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On <u>3000 gallon Tank and Tank Tower</u>	105	70	
On.....			
On.....			
Total amount.....	1321	880	

Building on the South side of Diana Ave. near  
House and Barn No. 1 being situate Morgan Hill - Santa Clara Co., Cal.  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance?.....By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
Six acres, worth \$ 1700.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes. This property is about 1/4 mile from residence.
6. Do all the stove-pipes go direct into good brick chimneys? Heavy sheet iron pipe.
7. If the stove pipes pass through wooden partitions or floor how are they secured? Open around pipe.
8. How near to wood? Not near wood.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? Under boiler and Clipping Kettle.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 880.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6th day of Dec, 1910.

Policy Fee, \$ 2.50  
Mill " 4.60  
Total, 20.10

Luther Cunningham  
APPLICANT.

6.20 Paid by check - Dec. 7, 1910.  
13.20 " " " Dec. 16, 1910.



No. 1318.

# APPLICATION

OF

Edmund H. Fellows

Box "L"

Santa Clara Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$2938.00

Expires 10 day of Dec. 1913.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$13.20

Total amount paid, - - \$15.70

Renewal of #1400.  
No. Agent.

Approved Dec 10, 1910,

J. M. Kelly President.

ella A. Taylor Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

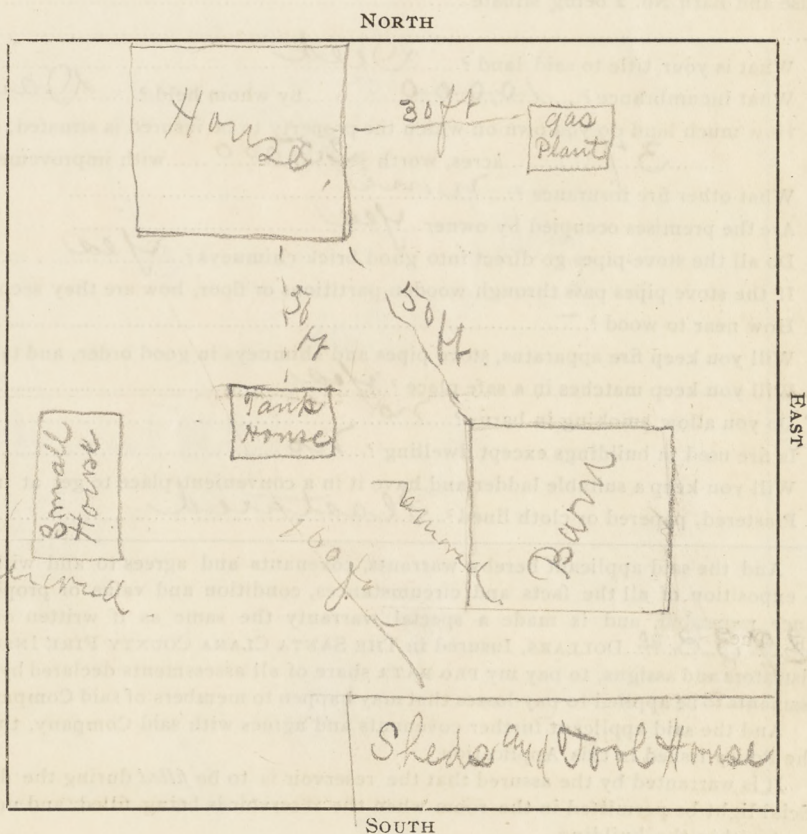
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office - Dec. 5, 1910.

Policy delivered - Dec. 15, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





53

13/8.

Date: 2933 @ 75 = 4399

# APPLICATION

Of Edmund L. Fellows, Santa Clara, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Twenty-nine Hundred and Thirty-three DOLLARS, for the term  
of 3 years, from the 10th day of December, 1900, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>28</u> x <u>40</u> feet, built 19 <u>03</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3600</u>	<u>2400</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>800</u>	<u>533</u>	
On .....			
On Piano.....	<u>500</u>	<u>333</u>	
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>4400</u>	<u>2933</u>	

House and Barn No. 1 being situate on Pariatoga ave, about eight miles  
West from San Jose Santa Clara Co., Cal.  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? 10,000 5000 By whom held? David Drively
3. How much land do you own on which the property to be insured is situated, and what is its value? 37 acres, worth 25,000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? yes
8. How near to wood? yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no H. H. Vera-cotto fire
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 2933.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26th day of November, 1900.

Policy Fee, \$ 2.50  
Mill " \$ 13.20  
Total, \$ 15.70

Edmund L. Fellows APPLICANT.

Paid by assured. Dec. 18, 1910.



No. 1319

# APPLICATION

OF

Joseph Alvar  
Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 800.00

Expires, ~~But~~ day of Dec. 1915.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 7.00

Total amount paid, - - - \$ 9.50

Renewal of # 486,  
Agent.

Approved, Dec. 10, 1910.

J. M. Dwyer  
President

Ella C. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

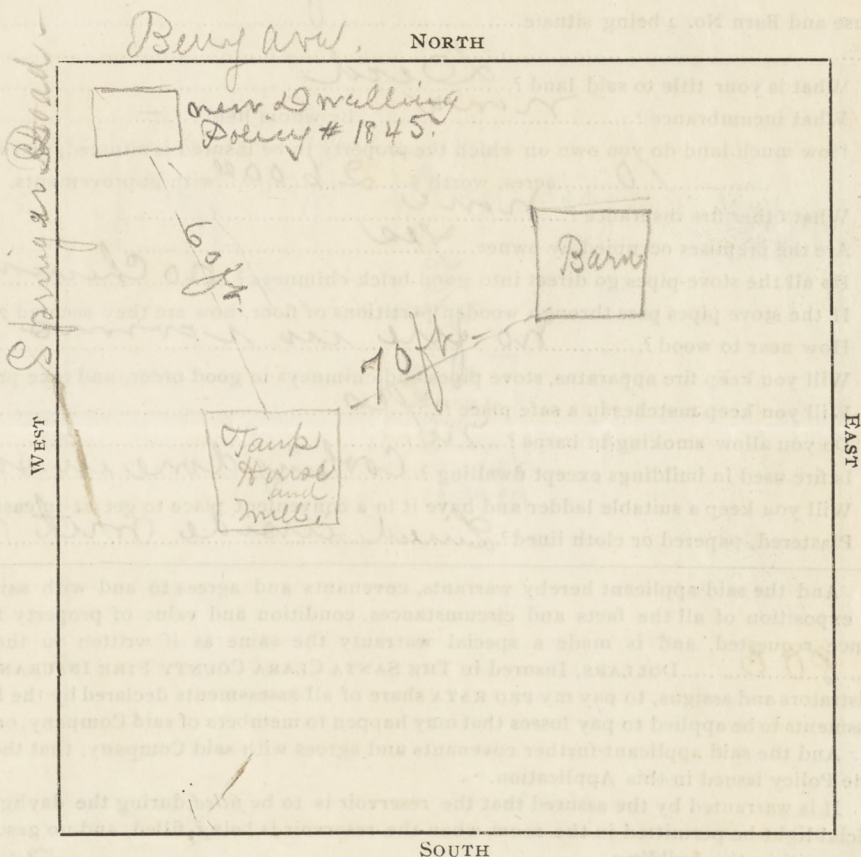
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Antton in Office Dec. 9, 1910.

Delivered Jan. 17, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





544 ✓

1319

Date: 400 @ .75 = 300  
400 " 1.00 = 400  
1400 1200

# APPLICATION

Of Joseph D. Koos, Mountain View

Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or damage by fire, for the sum eight hundred DOLLARS, for the term

of fire years, from the 12th day of December, 1910, if approved by the Com-

pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. ....			
On Windmill and Tank- <u>house used as a dwelling - no fire</u>	<u>600</u>	<u>400</u>	<u>.75</u>
On Barn No. 1 <u>26 x 32 ft. 16 ft. plate built 1905 Rustic and Shingle roof</u>	<u>600</u>	<u>400</u>	<u>1.00</u>
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1200</u>	<u>800</u>	

House and Barn No. 1 being situate Lot No. 8, Cyrus Berg Tract, about  
three miles west of Mountain View, Cal.

House and Barn No. 2 being situate.....

1. What is your title to said land? Lease
2. What incumbrance? none By whom held? —
3. How much land do you own on which the property to be insured is situated, and what is its value? 10 acres, worth \$ 2600.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? no chimneys
7. If the stove pipes pass through wooden partitions or floor, how are they secured? no fire in rooms
8. How near to wood? no fire in rooms
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? cooking done in small shed 25 ft distant
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? lined inside with wood flooring

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 800 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9th day of Dec., 1910.

Policy Fee, \$ 2.50  
Mill " \$ 7.00  
Total, \$ 9.50

Paid by assured Jan. 17, 1911.

Joseph Koos

APPLICANT.



No. 1320.

# APPLICATION

OF

George Blaine  
208 Lincoln Ave.  
San Jose, Cal.

Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2109.00

Expires 16 day of December, 1903.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 11.70

Total amount paid, - - - \$ 14.20

Renewal of # 487.  
Sno. Agent.

Approved Dec. 17, 1900

President.

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

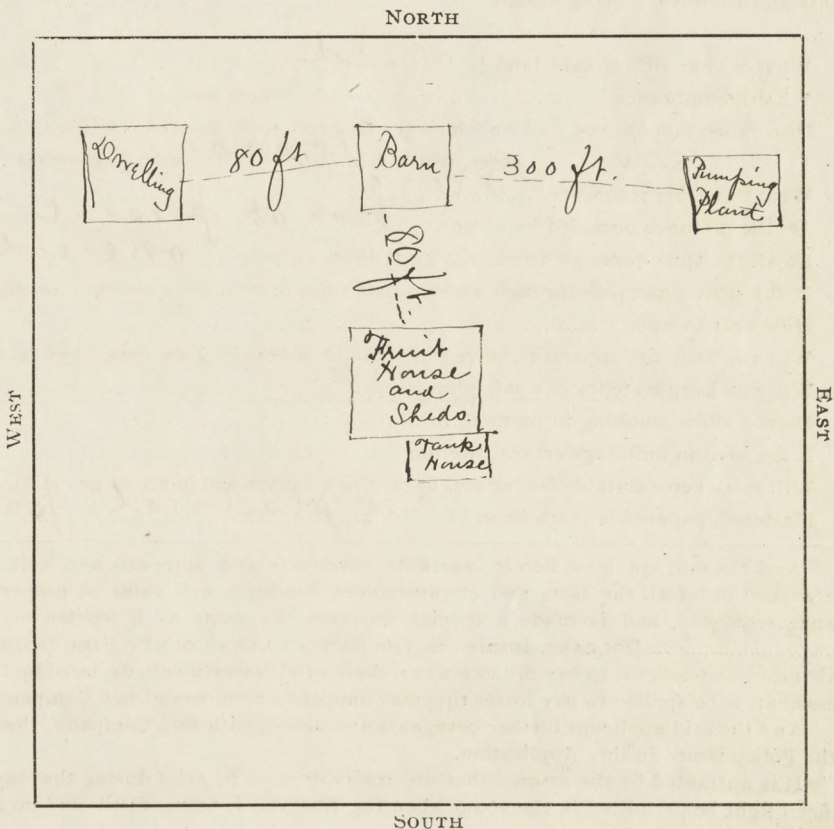
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office at 2:30 P. M. Dec. 16, 1910.

Mailed - Dec. 23, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





54

1320.

400 @ .60 = 480  
1409 " 1.00 = 3418  
3898

SAN JOSE, CAL., June 12, 1913.

Of  
The Having purchased of George Blaine the property described in  
Policy No. 1320 in the Santa Clara County Fire Insurance Company, and the said Policy  
of. having been assigned to me by said George Blaine  
paid I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
on to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Alagan K. Blaine

Property deeded.

On household furniture, including Beds, Library, wearing Apparel, paintings, plated ware and Provisions		
On Piano		
On		
On		
On		
All while contained in dwelling No.		
On Windmill and Tank	100	65
On Barn No. 1. 18 x 26 ft. Shingle roof.	250	160
On Barn No. 2		
On Hay	60	40
On Fruit House and Sheds 60 ft x 60 ft.	600	400
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On Pumping Plant and engine (engine run by distillate)	1200	800
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, \$		
On		
On 500 Fruit Boxes	50	32
On 1080 " Trays	270	180
On One Loader - in Fruit House and Sheds	50	32
Total amount	3180	2109

House and Barn No. 1 being situate on Hamilton Ave. between Maridemo Road and Infirmary Road, near San Jose, Cal.  
House and Barn No. 2 being situate

1. What is your title to said land? Deed.
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 36 acres, worth \$18,000 with improvements.
4. What other fire insurance? None.
5. Are the premises occupied by owner? Not at present.
6. Do all the stove-pipes go direct into good brick chimneys? one into Brick - One Terra-cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Part plastered - part celled and papered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2109.10 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16th day of Dec. 1913.

Policy Fee, \$ 9.50  
Total, \$ 2118.60  
Geo. Blaine APPLICANT.

Paid by check Dec. 16, 1913.

The title to property insured under this Policy having passed to Mrs. Alagan and Mr. Blaine, she is hereby recognized as the assured under this policy.



No. 1321.

## APPLICATION

OF

J. E. Hiesendanger  
San Gabriel, Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 1927.00  
Expires 17 day of December, 1913.  
Policy Fee, - - - \$2.50  
Mill Fee, - - - \$11.35  
Total amount paid, - - - \$13.85

Renewal of # 413.  
Agent.

Approved Dec. 17, 1910  
E. J. Pettit, President.  
Ella A. Taylor, Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

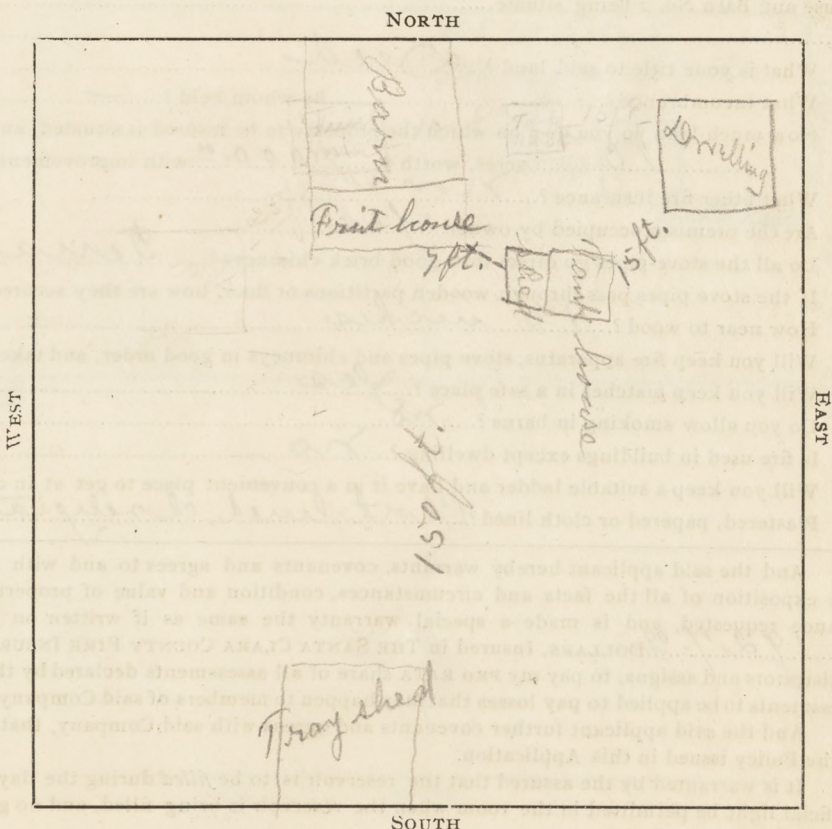
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office at 11:30 a.m. Dec. 14, 1910.  
Policy sent Dec. 17, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





54

1320.

400 @ .60 = 480  
1709 " 1.00 = 3418  
3,898

# APPLICATION

Of George Blaine. San Jose, 27 Lincoln Postoffice, Santa Clara County, Calif

**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss damage by fire, for the sum of Twenty-one Hundred and nine DOLLARS, for the term of three years, from the 16th day of December 1910, if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.
On dwelling No. 1, <u>1 1/2</u> stories <u>20 x 32</u> feet, built 1....., now in <u>good</u> repair, <u>Shingle</u> roof }	<u>600</u>	<u>400</u>
On wing <u>1</u> stories <u>10 x 12</u> feet, built 1....., now in " repair, " roof }		
On.....		
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions		
On.....		
On Piano.....		
On.....		
On.....		
On.....		
All while contained in dwelling No.....		
On Windmill and Tank <u>and Tank house connected with fruit sheds</u>	<u>100</u>	<u>65</u>
On Barn No. 1 <u>18 x 26 ft. Shingle roof</u>	<u>250</u>	<u>160</u>
On Barn No. 2.....		
On <u>Four</u> Tons of Hay <u>white in Barn no 1</u>	<u>60</u>	<u>40</u>
On <u>Fruit house and Sheds 60 ft x 65 ft</u>	<u>600</u>	<u>400</u>
On..... Horses.....		
On..... Horse Wagon.....		
On..... Horse Spring Wagon.....		
On..... Horse Buggy.....		
On..... Horse Phaeton.....		
On <u>Pumping Plant and engine (engine run by distillate)</u>	<u>1200</u>	<u>800</u>
On Harness and Robes.....		
All while contained in Barn No.....		
On Pumping Plant, \$....., Pump House, \$.....		
On.....		
On <u>500 Fruit Boxes -</u>	<u>50</u>	<u>32</u>
On <u>1080 " Trays -</u>	<u>240</u>	<u>180</u>
On <u>One ladder - in Fruit House and Sheds</u>	<u>50</u>	<u>32</u>
Total amount.....	<u>3180</u>	<u>2109</u>

House and Barn No. 1 being situate on Hamilton Ave. between Maiden Road and Infirmary Road. near San Jose, Cal.  
House and Barn No. 2 being situate.....

- What is your title to said land? Deed.
- What incumbrance?..... By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?.....  
3.6 acres, worth \$..... with improvements.
- What other fire insurance?.....
- Are the premises occupied by owner? not at present.
- Do all the stove-pipes go direct into good brick chimneys? one into Brick - One Terra-cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling?.....
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Part plastered - Part Cured and papered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2109 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16th day of Dec. 1910.

Policy Fee, \$ 2.50  
Total, \$ 142.0  
Geo Blaine APPLICANT.

Paid by check Dec. 16. 1910.

The title to property insured under this Policy having passed to Mrs. Alagan and Mr. Blaine. She is hereby recognized as the assured under this policy.



No. 1321.

## APPLICATION

OF

J. E. Kieandauer  
San Gabriel, Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 1927.00

### CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

#### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

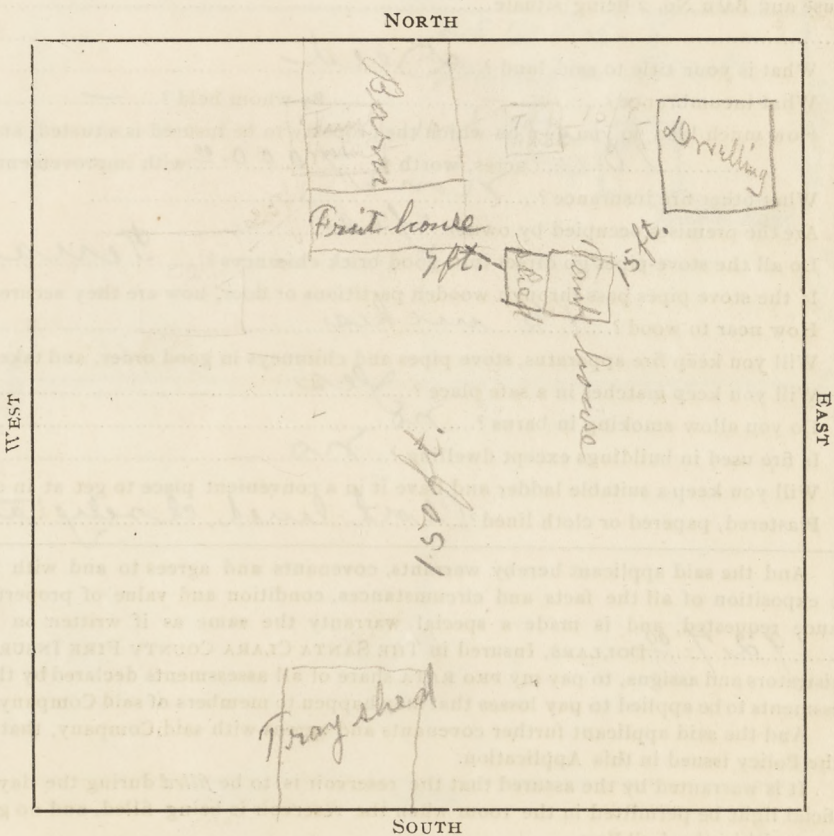
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office at 11:30 a.m. Dec. 14, 1910.  
Policy sent Dec. 17, 1910.

#### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of J. E. Wiesendanger, Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Twenty-Six Hundred and Twenty-Six DOLLARS, for the term  
 of three years, from the 17 day of December, 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>40</u> feet, built <u>1897</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200</u>	<u>800</u>	
On wing ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>250</u>	<u>166</u>	
On ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank House and Shed Tools therein</u>	<u>300</u>	<u>200</u>	
On Barn No. 1, <u>24</u> x <u>50</u> - <u>14 ft</u> posts - <u>improved in 1910</u> - <u>Sheds</u>	<u>400</u>	<u>266</u>	
On Barn No. 2			
On <u>10</u> Tons of Hay	<u>100</u>	<u>65</u>	
On			
On Horses			
On Horse Wagon			
On <u>Two</u> Horse Spring Wagon	<u>30</u>	<u>20</u>	
On <u>One</u> Horse Buggy	<u>75</u>	<u>50</u>	
On Horse Phaeton			
On <u>Cultivator and Disc Plow and Harrows</u>	<u>105</u>	<u>70</u>	
On Harness and Robes	<u>75</u>	<u>50</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ ..... Pump House, \$ .....			
On <u>600</u> Fruit Boxes - <u>while in Barn</u>	<u>60</u>	<u>40</u>	
On <u>Shed and 1200</u> Fruit Trays <u>therein</u>	<u>300</u>	<u>200</u>	
On			
On			
Total amount	<u>2895</u>	<u>1927</u>	

House and Barn No. 1 being situate on South West Corner of Payne and  
Phelps Ave. near Campbell  
 House and Barn No. 2 being situate .....

- What is your title to said land? Deed
- What incumbrance? ..... By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 7000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Terra-cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured? Well secured
- How near to wood? 12 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth-lined, closely latched, and papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 1927.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of December, 1910.

Policy Fee, \$ 2.50  
 Premium 300.00  
 Total, \$ 302.50 rebate 7.55  
J. E. Wiesendanger APPLICANT.

Paid by assured - Dec. 14, 1910.



No. 322.

# APPLICATION

OF

Mrs. Grace S. Clever

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1200

Expires 19 day of Dec. 1911.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 1.20

Total amount paid, - - - \$ 3.70

Renewal of #293  
No Agent.

Approved Dec. 23, 1910

E. S. Dettit,  
President.

Ella A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

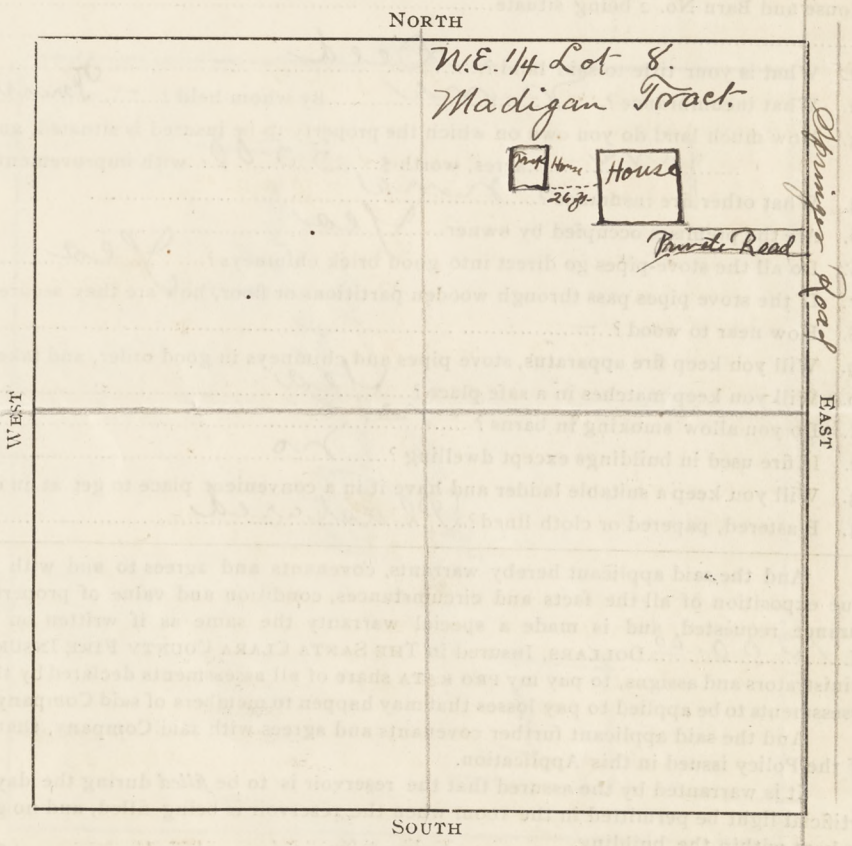
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid in Office - Dec. 19. at 10 a.m. 1910.

Mailed, Dec. 23, 1910

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





53

1322.

1200 @ 50 = 1,200

# APPLICATION

Of Mrs. Grace L. Stevens - Int. View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum Twelve hundred DOLLARS, for the term  
of One years, from the 19th day of December, 1900, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>45</u> feet, built <u>1899</u> , now in <u>good</u> repair, <u>shingle</u> roof }	<u>1350</u>	<u>900</u>	
On wing ..... stories ..... feet, built 1....., now in ..... repair, ..... roof }			
On.....			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>300</u>	<u>150</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>(One)</u>			
On Windmill and Tank <u>and Tank House</u> .....	<u>300</u>	<u>150</u>	
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1950</u>	<u>1200</u>	

House and Barn No. 1 being situate on the Springer Road, near Mountain View  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? — Farmers and Merchants State Bank —
3. How much land do you own on which the property to be insured is situated, and what is its value? five acres, worth \$ 3500 with improvements. Loss payable
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Yes
8. How near to wood? Yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1200.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of Dec, 1900.

Policy Fee, \$ 2.50  
Mill " \$ 7.20  
Total, \$ 9.70

Mrs. Grace L. Stevens APPLICANT.

Paid by assured - Dec. 21, 1910.



No. 1323

# APPLICATION

OF

E. L. Conrad

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1633.00

Expires 19 day of Dec 1905

Policy Fee, \$ 2.58

Mill Fee, \$ 5.15

Total amount paid, \$ 7.65

Andrew Gibson Agent.

Approved Dec 23 1905

E. J. Pettit President.

Ella A. Napier Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

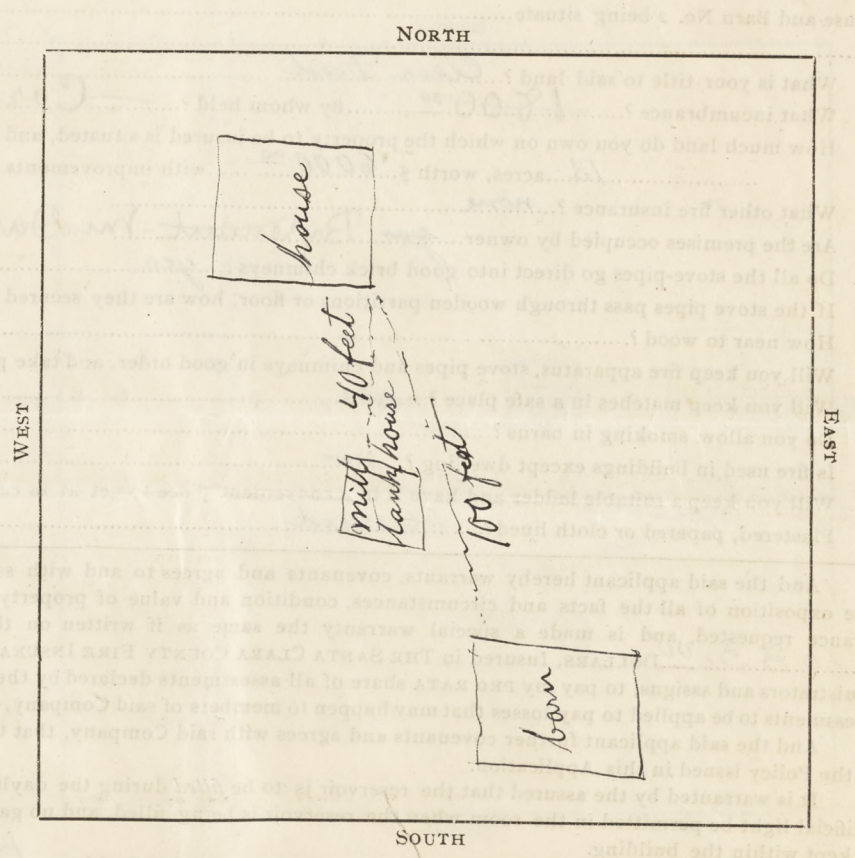
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 9:00 a.m. Dec. 19, 1910.  
mailed - Dec. 23, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





6/10 ✓

1915

Date: 1033 @ 50

SAN JOSE, CAL., Oct. 5, 1914

Of. Having purchased of Ed Conrad the property described in  
Th Polic. No. 1323 in the Santa Clara County Fire Insurance Company, and the said Polic.  
dar having been assigned to me by said Ed Conrad  
of. I hereby accept the said Polic. of Insurance under the conditions which it was issued, and agree  
pat to pay all legal assessments and be governed by the By-Laws of the above Association.  
on

Signed: John C. Frank & Mabel Frank

558 Bird Ave - San Jose

On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>150.00</u>	<u>100.00</u>
On Piano.....	<u>300.00</u>	<u>200.00</u>
On.....		
On.....		
On.....		
All while contained in dwelling No. <u>One</u> .....		
On Windmill and Tank <u>house</u> .....	<u>300.00</u>	<u>200.00</u>
On Barn No. 1..... <u>2900 sq ft - 20x40 - 20x40 - 20x40</u> .....	<u>300</u>	<u>200</u>
On Barn No. 2.....		
On.....Tons of Hay.....		
On.....Horses.....		
On.....Horse Wagon.....		
On.....Horse Spring Wagon.....		
On.....Horse Buggy..... <u>notified</u>		
On.....Horse Phaeton.....		
On.....		
On Harness and Robes.....		
All while contained in Barn No. ....		
On Pumping Plant, \$....., Pump House, \$.....		
On.....		
On.....		
On.....		
On.....		
Total amount.....	<u>1550.00</u>	<u>1033.00</u>

Expired - Dec. 19, 1915.  
Renewed - #2829

House and Barn No. 1 being situate 1/4 Miles East of Morgan Hill on Diana Ave.

House and Barn No. 2 being situate.....

1. What is your title to said land? Clear Deed
2. What incumbrance? 1800.00 By whom held? Cora M Bethel - 2nd payable Oct 5, 1914
3. How much land do you own on which the property to be insured is situated, and what is its value? 13 acres, worth \$6000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes By By tenant Mr. Davis - (Reported Oct 5, 1914)
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1033.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of Dec. 1914.

Policy Fee, \$ 2.50  
Mill " 5.15  
Total, \$ 7.65

Ed Conrad APPLICANT.

Paid by check - Dec. 14, 1914.

Mrs. Frank moved out on furniture and piano to stand, as Mr. Davis has new piano and furniture.



No. 1324

# APPLICATION

OF

Wm. D. Murphy

Los Ratos

Post Office,

Santa Clara County, Cal.

Amount Insured, = \$ 2500.00

Expires 20 day of December 1915.

Policy Fee, \$ 2.50

~~Reprint Fee~~, 5 yrs. \$ 26.25

Total amount paid, \$ 2275

L. Lehman, Agent.

Approved Dec. 23. 1910

E. J. Dettit, President.

Elle D. Taylor, Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

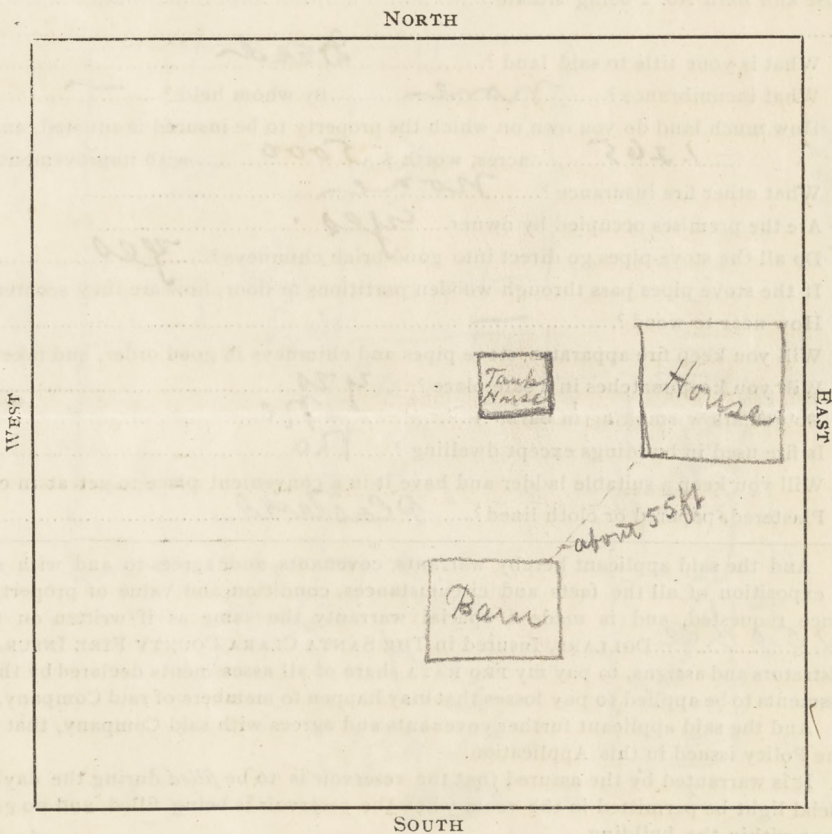
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decd in Office at 9:00 a.m. Dec. 20, 1910.

Mailed - Dec. 24, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





610

1323

Date: 1033 @ 50

# APPLICATION

Of... Ed. Conrad... Morgan Hill... Postoffice, Santa Clara County, Calif.  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss  
damage by fire, for the sum of Seven Hundred and Thirty-three DOLLARS, for the t  
of Five years, from the 19 day of December 1900, if approved by the C  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insura  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.
On dwelling No. 1 <u>2 1/2</u> stories <u>24</u> x <u>32</u> feet, built <u>1905</u> years now in <u>good</u> repair, <u>shingle</u> roof }	<u>800.00</u>	<u>533.00</u>
On wing ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof }		
On ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof		
On house No. 2 ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>150.00</u>	<u>100.00</u>
On ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof	<u>300.00</u>	<u>200.00</u>
On Piano		
On		
On		
On		
All while contained in dwelling No. <u>One</u>		
On Windmill and Tank <u>house</u>	<u>300.00</u>	<u>200.00</u>
On Barn No. 1 <u>29</u> ft x <u>20</u> ft x <u>10</u> ft - <u>2</u> chds - <u>20</u> x <u>40</u> ft	<u>300</u>	<u>200</u>
On Barn No. 2		
On ..... Tons of Hay		
On		
On ..... Horses		
On ..... Horse Wagon		
On ..... Horse Spring Wagon		
On ..... Horse Buggy		
On ..... Horse Phaeton		
On		
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, \$....., Pump House, \$.....		
On		
On		
On		
On		
Total amount	<u>1550.00</u>	<u>1033.00</u>

House and Barn No. 1 being situate 1/4 Miles East of Morgan Hill on Diana Ave.  
House and Barn No. 2 being situate.....

1. What is your title to said land? Clear Deed
2. What incumbrance? 1800.00 By whom held? Coram Bethel - Loss payable
3. How much land do you own on which the property to be insured is situated, and what is its value? 13 acres, worth \$ 6000.00 with improvements. Oct 5, 1914
4. What other fire insurance? none
5. Are the premises occupied by owner? yes By Mr. Davis - (Reported Oct 5, 1914)
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1033.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of Dec 1900.

Policy Fee, \$ 2.50  
Mill " 5.15  
Total, \$ 7.65

Ed. Conrad

APPLICANT.

Paid by Check - Dec. 19, 1910.

Mrs. Davis moved out on furniture and things to stand, as Mr. Davis has new piano and furniture.



No. 1324

# APPLICATION

OF

Don. D. Murphy

Los Hatos

Post Office,

Santa Clara County, Cal.

Amount Insured, = = \$ 2500.00

1905.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

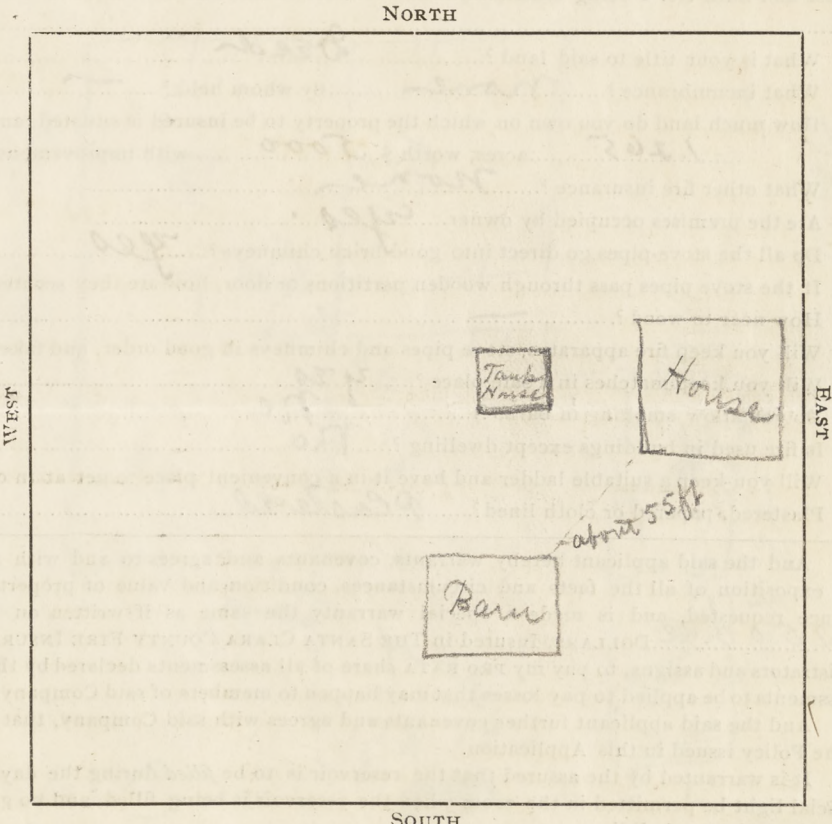
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decd in Office at 9:00 a.m. - Dec. 20, 1910.

Mailed - Dec. 24, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1324

Date: 2200 @ 75 = 3300  
300 " 125 = 750  
4050

# APPLICATION

Of Wm P. Maunzy Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum Twenty-five hundred DOLLARS, for the term  
 of 5 years, from the 20 day of December 1910 if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>10</u> x <u>50</u> feet, built <u>1892</u> , now in <u>good</u> repair <u>shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300</u>	<u>100</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. 1			
On Windmill and Tank <u>and Tank - House</u>	<u>150</u>	<u>100</u>	
On Barn No. 1 <u>22 x 26 ft - Built 1892</u>	<u>500</u>	<u>300</u>	
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>3950</u>	<u>2500</u>	<u>00</u>

Cancelled - Property sold - Transfer made -  
Sept. 12, 1913

House and Barn No. 1 being situate on Sanitoga and Los Gatos Road, Santa  
Clara County, Cal.  
 House and Barn No. 2 being situate       

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 1.265 acres, worth \$ 5000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? no
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 2500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29th day of December 1910

Policy Fee, \$ 2.50  
 Mill " 20.25  
 Total, 22.75  
21.75 Paid by check Dec. 20, 1910.  
1.00 " " " Dec. 27, 1910.

Wm. P. Maunzy APPLICANT.



No. 1325

# APPLICATION

OF

Francisco J. Smith

San Juan Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1500.00

Expires 21 day of December, 1905.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 1.75

Total amount paid, - - - \$ 4.25

J. S. Spaulding  
Agent.

Approved Dec. 24, 1900

E. J. Smith  
President.

W. A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

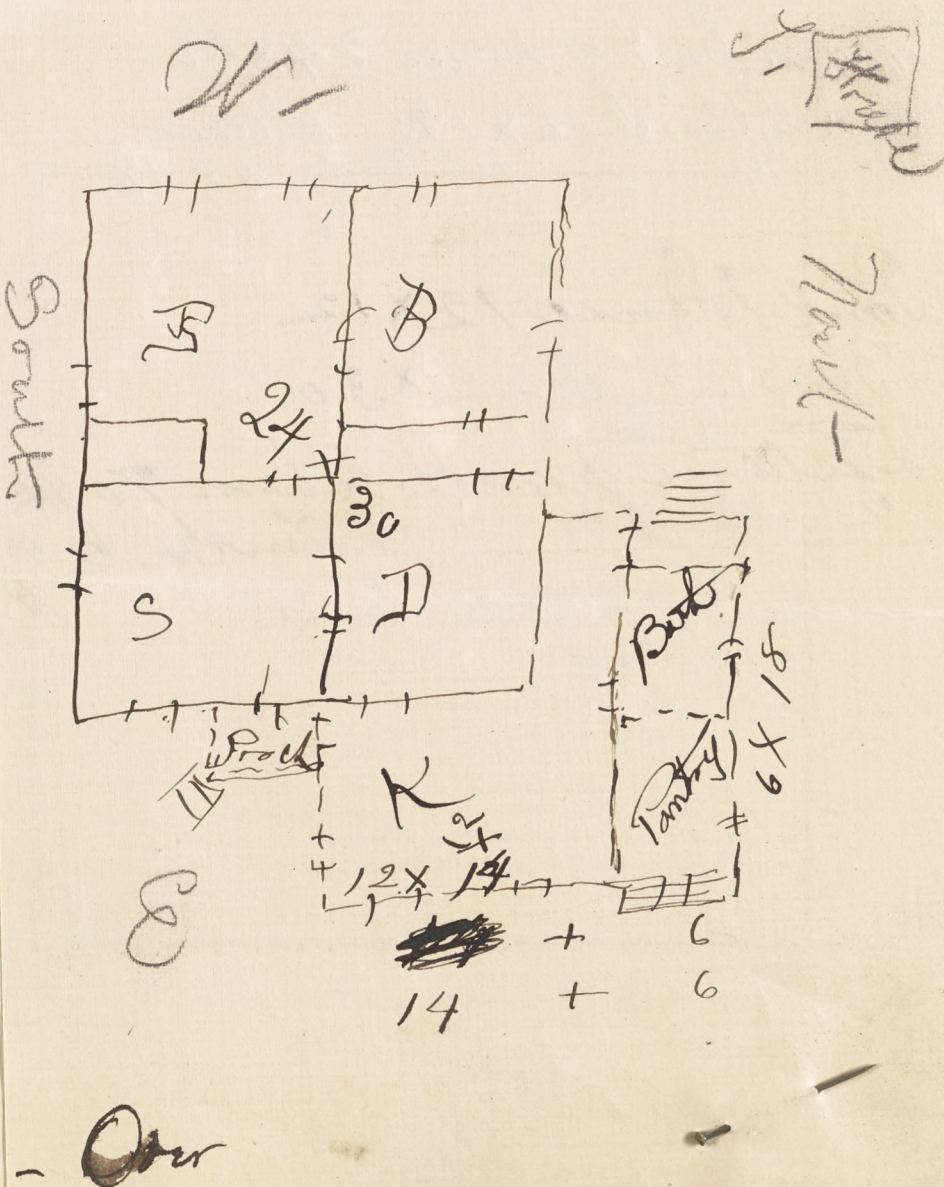
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Dec'd in Office at 10:00 a.m. - Dec. 20, 1900.

Mailed - Dec. 27, 1900

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





66 ✓

1324

Date: 2200 @ 75 = 3300  
300 " 125 = 750  
4050

# APPLICATION

Of Wm P. Maury Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Twenty-five hundred DOLLARS, for the term  
of 5 years, from the 20 day of December 1910 if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>10</u> x <u>50</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>huglar</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>huglar</u> roof			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>huglar</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300</u>	<u>100</u>	
On Piano			
On			
On			
On			
On			
All while contained in dwelling No. 1			
On Windmill and Tank <u>and Tank - House</u>	<u>150</u>	<u>100</u>	
On Barn No. 1 <u>22 x 26 ft. - Built 1892</u>	<u>500</u>	<u>300</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	<u>3950</u>	<u>2500</u>	<u>00</u>

House and Barn No. 1 being situate on Sanitoga and Los Gatos Road, Santa Clara County, Cal.  
House and Barn No. 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? —
3. How much land do you own on which the property to be insured is situated, and what is its value? 1.265 acres, worth \$ 5000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? no
8. How near to wood? —
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29th day of December 1910

Policy Fee, \$ 2.50  
Mill " 20.25  
Total, \$ 22.75

21.75 - Paid by check Dec. 20, 1910.  
1.00 - " " Dec. 27, 1910.

Wm. P. Maury APPLICANT.



No. 1325

# APPLICATION

OF

*Francisco D. Smith*

*Chuyra* Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ *1500.00*

Expires *2* day of *December*, 19*10*

Policy Fee, - - - \$ *2.50*

Mill Fee, - - - \$ *7.75*

Total amount paid, - - - \$ *10.25*

*J. J. Spaulding*  
*J. J. Spaulding* Agent.

Approved *Dec 14*, 19*10*

*E. J. Pettit*  
*E. J. Pettit* President.

*Elia A. Taylor*  
*Elia A. Taylor* Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Dec'd in Office at 10:00 a.m. - Dec. 20, 1910.*

*Mailed - Dec. 27, 1910*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Main part of house 24x30*  
*Addition 12x14 1/2 Kitchen*  
*" Barn + Pantry 6x18,*

*Pink House 12x12*  
*Barn 22x30*

*Distance from H. to barn 70 ft*  
*" " to Pink H. 23 ft*



66

1324

Date: 2200 @ 75 = 3300  
300 " 125 = 750  
4050

## APPLICATION

Of Wm P. Mauzy Los Gatos

Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or damage by fire, for the sum... Twenty-five hundred... DOLLARS, for the term of... 5... years, from the... 20... day of... December... 1910 if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>40</u> x <u>50</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>single</u> roof }	<u>3500</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>300</u>	<u>100</u>	
On .....			
On Piano.....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1.....			
On Windmill and Tank <u>and Tank - Horse</u>	<u>150</u>	<u>100</u>	
On Barn No. 1 <u>22 x 26 ft - Built 1892 -</u>	<u>500</u>	<u>300</u>	
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>3950</u>	<u>2500</u>	<u>00</u>

House and Barn No. 1 being situate on Sanitoga and Los Gatos Road, Santa Clara County, Cal.

House and Barn No. 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? none By whom held? ---
- How much land do you own on which the property to be insured is situated, and what is its value? 1.265 acres, worth \$ 5000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? no
- How near to wood? ---
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of... 2500... DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29th day of December 1910

Policy Fee, \$ 2.50  
Mill " 20.25  
Total, 22.75

Wm. P. Mauzy APPLICANT.

\$ 21.75 Paid by check Dec. 20, 1910.  
\$ 1.00 " " " Dec. 27, 1910.



No. 1325

# APPLICATION

OF

Francis D. Grubbs

Chuyra Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 1500.00

Expires 21 day of December, 1905.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 1.75

Total amount paid, - - - \$ 4.25

J. J. Spaulding  
Agent.

Approved Dec 12th 1905

E. J. Pettit  
President.

Elia A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

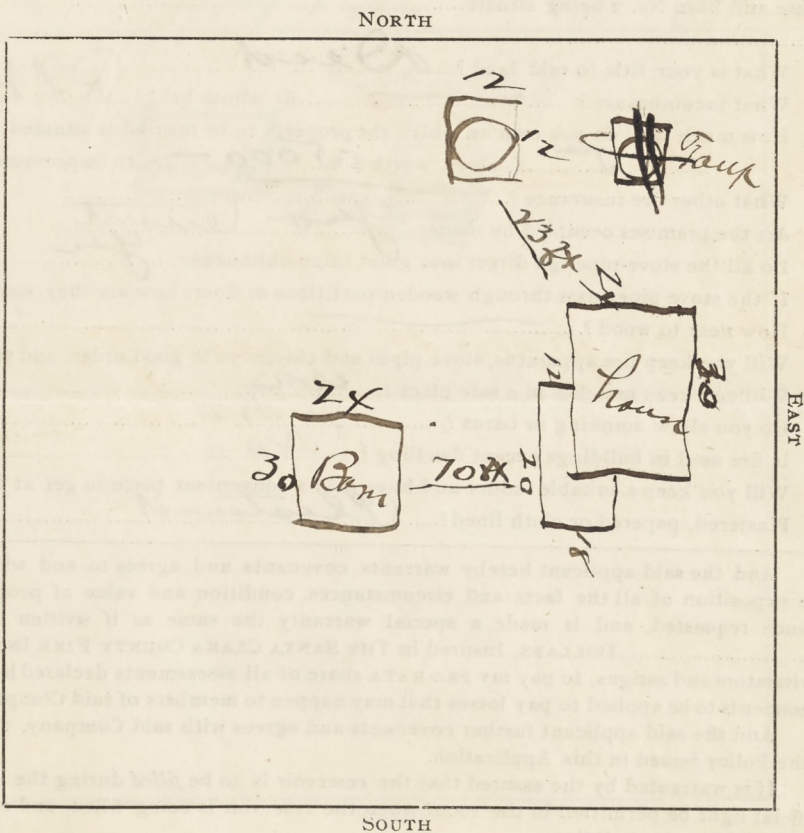
Dec'd in Office at 10:00 a.m. Dec. 20, 1905.

Mailed Dec. 27, 1905

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Diagram









No. 1326.

# APPLICATION

OF

James J. Moore

San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 300.00

Expires 26th day of Dec. 1905.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$1.80

Total amount paid, - - \$4.30.

Geo. Madrikow  
Agent.

Approved Dec. 24, 1905

E. J. Gattit.  
President.

Elmer C. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

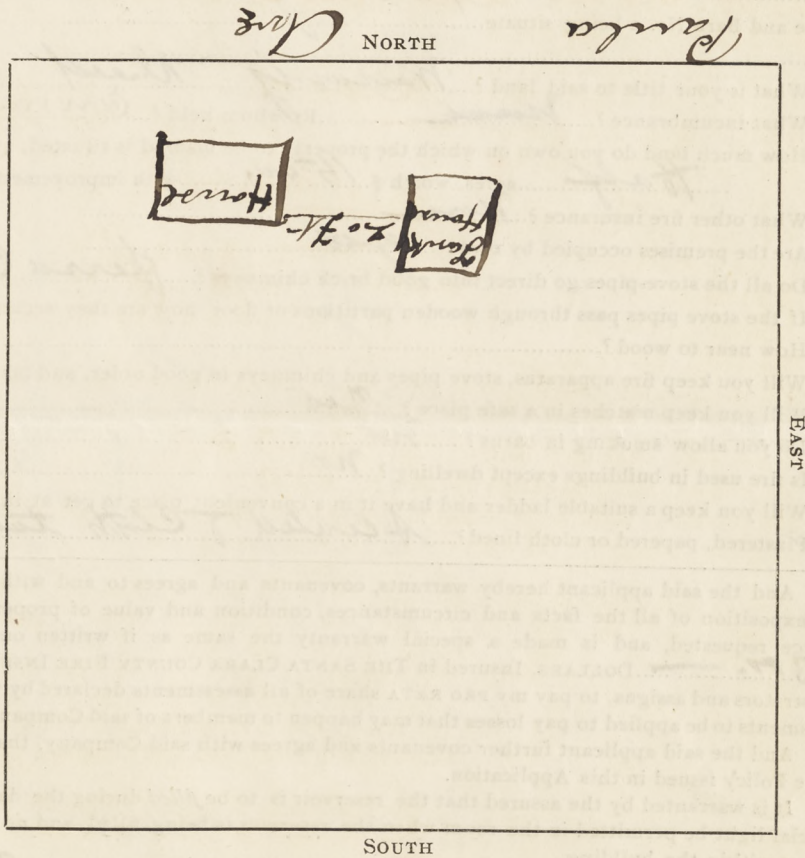
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decd in Office at 2:30 o'clock - Dec. 21, 1910.  
mailed - Dec. 24, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

NSAM





53

1325

1450 @ .50 = 1450  
30 " 1.00 = 100  
1,550

# APPLICATION

Estate of  
Of Francis S. Grabill, Dumyvale R.D. Grabill, heirs  
Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum of Fifty Hundred DOLLARS, for the term  
of 5 years, from the 1st day of Dec 1910, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insur-  
ance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.
On dwelling No. 1, <u>1 1/2</u> stories, <u>30</u> feet, built <u>1897</u> , now in <u>good</u> repair, <u>1</u> roof	<u>1800</u>	<u>1200</u>
On wing <u>1</u> stories, <u>10</u> feet, built <u>1901</u> , now in <u>repair</u> , <u>1</u> roof		
On house No. 2 <u>1</u> stories, <u>1</u> feet, built <u>1</u> , now in <u>repair</u> , <u>1</u> roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300</u>	<u>150</u>
On Piano		
On		
On		
On		
All while contained in dwelling No. <u>1</u>		
On Windmill and Tank <u>12 x 12</u>	<u>150</u>	<u>150</u>
On Barn No. 1 <u>12 x 30</u>	<u>150</u>	<u>50</u>
On Barn No. 2		
On Tons of Hay		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On Harness and Robes		
All while contained in Barn No. <u>1</u>		
On Pumping Plant, \$ <u>1000</u> , Pump House, \$ <u>1000</u>		
On		
On		
On		
On		
Total amount	<u>2500</u>	<u>1500</u>

House and Barn No. 1 being situate West side of Fair Oak Ave. between  
A. F. Road and Rail Road 1450  
House and Barn No. 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? By whom held? R.D. Grabill, Loss payable July 11, 1914
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1/2 acres, worth \$ 5000 with improvements.
4. What other fire insurance?
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1450 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.  
IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19th day of Dec 1910

Policy Fee, \$ 2.50  
Mill " \$ 7.25  
Total, \$ 9.75  
Paid by check  
Dec. 24, 1910.  
Francis S. Grabill APPLICANT.

9000 covered  
6000 new



No. 1326.

# APPLICATION

OF

James Mason

Post Office,  
Santa Clara County, Cal.

2 1 1 0

Amount Insured

Expires 2/1/04

Policy Fee, -

Mill Fee,

Total amount paid

James Mason

Approved

James Mason

Press of Brower

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate, 10 cents.

For cloth li

ing, paper nts.

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## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

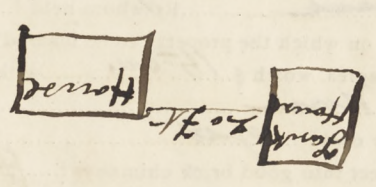
WEST

EAST

SOUTH

NORTH

Paula





1326.

Date: 300 @ 60 = 360.

# APPLICATION

Of James Larson, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Three Hundred DOLLARS, for the term  
 of Five years, from the 21 day of Dec 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>20</u> feet, built <u>1908</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>175</u>	<u>100</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions <u>all the while contained in dwelling No. 1</u>	<u>125</u>	<u>75</u>	
On .....			
On Piano.....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank <u>and Tank - Horse -</u>	<u>200</u>	<u>125</u>	
On Barn No. 1.....			
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>500.</u>	<u>300.</u>	

Total amount

House and Barn No. 1 being situate Santa Clara County, California on Paula St.  
West - Suburb of San Jose. East of Meridian Road.  
 House and Barn No. 2 being situate.....

1. What is your title to said land? Warranty Deed
2. What incumbrance? None By whom held? Emma Prusch May 8, 1911.
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
Half acres, worth \$ 1500. with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes Ferra Cotta flue
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered & cloth lined Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 300 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of Dec 1910

Policy Fee, \$ 250  
 Mill " \$ 180  
 Total, \$ 430

James Larson APPLICANT.

Paid by agent - Dec. 24, 1910.



No. 1324

# APPLICATION

OF

Magnus Johnson

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$53333

Expires 22 day of December 1915

Policy Fee, - - - \$250

Mill Fee, - - - \$4.00

Total amount paid, - - \$6.50

Andrew Wilson

Agent.

Approved Dec 23, 1910

E. J. Pettit

President.

Ella C. Chaplar

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more storepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

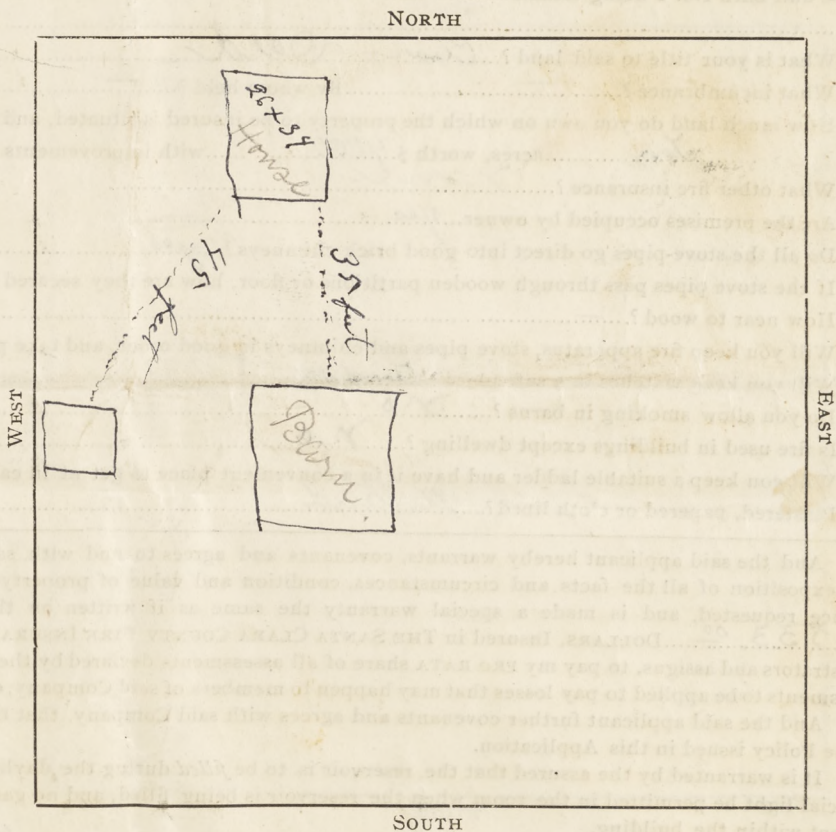
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 9:00 a.m. Dec. 19, 1910.

mailed - Dec 23, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





61  
✓

1327

533 @ .75 = .799

# APPLICATION

Magnus Johnson

Of Morgan Hill Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or damage by fire, for the sum of Two Hundred and Thirty-three DOLLARS, for the term

of 5 years, from the 22 day of December, 1910, if approved by the Com-

pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories <u>26</u> x <u>34</u> feet, built 1 <u>new</u> , now in <u>good</u> repair, <u>shingle</u> roof }	<u>800</u>	<u>533.00</u>	
On wing .....stories <u>x</u> .....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>800.00</u>	<u>533.00</u>	

House and Barn No. 1 being situate on Main Ave + Hill road Two Miles from Morgan Hill

House and Barn No. 2 being situate.....

1. What is your title to said land? Clear - Deed
2. What incumbrance?.....By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....Ten acres, worth \$ 4000.....with improvements.
4. What other fire insurance?.....none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? in box
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 533.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of Dec, 1910

Policy Fee, \$ 2.50  
Mill " \$ 4.00  
Total, \$ 6.50

Magnus Johnson APPLICANT.

Paid by check Dec. 19, 1910



No. 1328.

# APPLICATION

OF

*John Bollinger*  
*Leanshell*, Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 500.00

Expires *22* day of *December*, 19*05*

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 3.00

Total amount paid, - - - \$ 5.50

*Renewal of # 409.*  
Agent.

Approved *Dec. 24*, 19*05*

*C. J. Dettl*  
President.

*Ella A. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

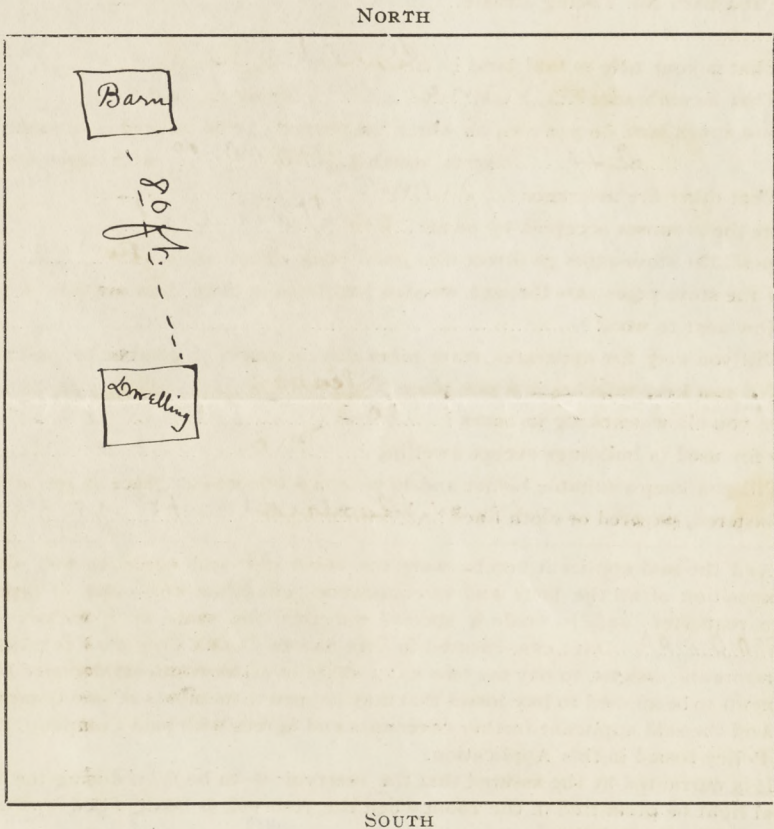
*Written in Office Dec. 20, 1910*

*Policy returned Dec. 28, 1910.*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

USE





544 ✓

1328

500 @ .60 = 600

# APPLICATION

Of John Bollinger Campbell, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Five Hundred DOLLARS, for the term  
of five years, from the 22 day of December, 1910; if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>30</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>750</u>	<u>500</u>	
On wing <u>1</u> stories <u>10</u> x <u>20</u> feet, built <u>1905</u> , now in <u>"</u> repair, <u>"</u> roof			
On <u>"</u>			
On house No. 2 <u>"</u> stories <u>"</u> x <u>"</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On <u>"</u>			
On Piano			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
All while contained in dwelling No. <u>"</u>			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On <u>"</u> Tons of Hay			
On <u>"</u>			
On <u>"</u> Horses			
On <u>"</u> Horse Wagon			
On <u>"</u> Horse Spring Wagon			
On <u>"</u> Horse Buggy			
On <u>"</u> Horse Phaeton			
On <u>"</u>			
On Harness and Robes			
All while contained in Barn No. <u>"</u>			
On Pumping Plant, \$ <u>"</u> , Pump House, \$ <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
Total amount	<u>750</u>	<u>500</u>	

*Cancelled at request of assured -  
Old Policy could not be transferred  
March 20, 1912.*

House and Barn No. 1 being situate on Silver Road, Two miles  
north of Santa Clara, Santa Clara Co., Cal.  
House and Barn No. 2 being situate "

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? "
3. How much land do you own on which the property to be insured is situated, and what is its value?  
24 acres, worth \$ 6,000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Tenant
6. Do all the stove-pipes go direct into good brick chimneys? One into brick - one Terra-cotta.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Plastered - Rug is curled.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this " day of ", 190"

Policy Fee, \$ 2.50  
Mill " 3.00  
Total, \$ 5.50

*Debit - 1.80  
Pd - March 20, 1912*

John Bollinger Campbell APPLICANT.

Paid - Dec. 28, 1910.



No. 13

# APPLIC

Francis

Sanita Clara

Amount Insured,

Expires 22 day of

Policy Fee,

Mill Fee,

Total amount paid,

Approved

W. J. E.

Ellen A.

Press of Brower &

$$\begin{array}{r} 1250 @ 20 = 2500 \\ 625 \quad 20 \\ \hline 3750 \end{array}$$

$$\begin{array}{r} 11.25 \\ 2.50 \\ \hline 13.75 \end{array}$$

$$\begin{array}{r} 18.75 \\ 2.50 \\ \hline 21.25 \end{array}$$

$$\begin{array}{r} 375 \\ 18.75 \\ 2.50 \\ \hline 21.25 \end{array}$$

## NOTICE TO

On diagram s  
sured, and all ex  
feet; say just wha  
occupied for, and r  
figures between all b  
Diagram.



5.44 ✓

1328

500 @ .60 = 600

# APPLICATION

Of John Bollinger, Campbell, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or

750 500  
ad. Two miles  
Blara Co., Cal.

what is its value?

one Terra-cotta.

embers? Yes.

the foregoing is a full, just and  
offered as a basis of the in-  
For and in consideration  
myself, heirs, executors, ad-  
any, within sixty days, said  
during the life of my Policy.  
company shall form a part

is not in use, and that no  
d in said reservoirs shall

.....190...

APPLICANT.

Paid - Dec. 28. 1910.



No. 1329.

# APPLICATION

OF

Francis H. Bass

Sumnerdale, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 925.00

Expires 22 day of December, 1915.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$5.55

Total amount paid, - - \$8.05

J. H. Stadelberg  
Agent.

Approved Dec 24, 1910

E. J. Pettit,  
President.

Ella A. Taylor,  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

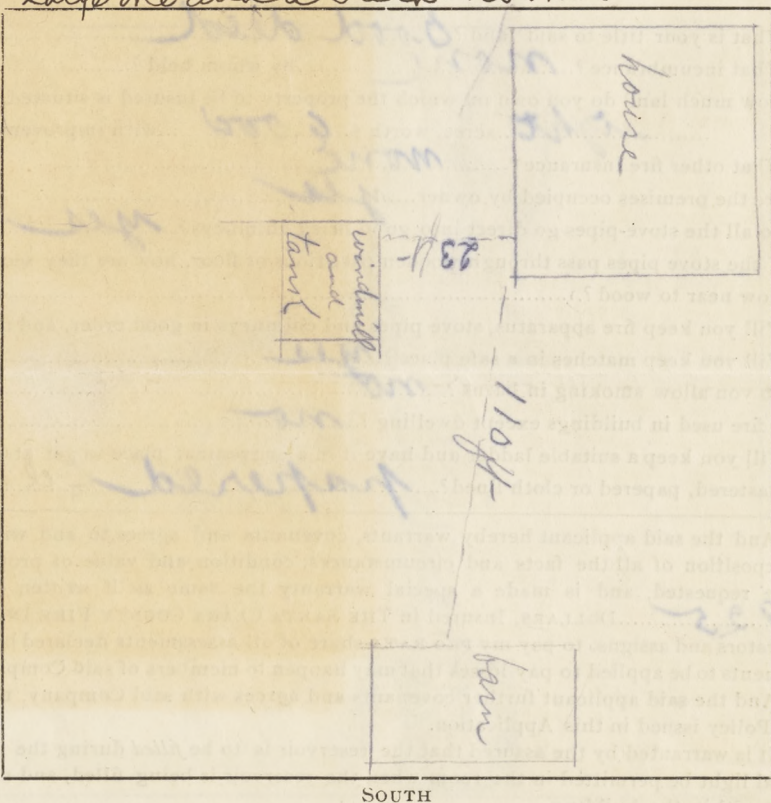
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decd in Office at 9:00 a.m. - Dec. 19, 1910

Mailed - Dec. 23, 1910

Improvements on dwelling reported - Sept. 26, 1914.  
2 small bed rooms being made into one large one and a bath room.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



54

1329

Date: 745 @ 50 = 445  
180 " 100 = 360  
1105

# APPLICATION

Of Francis H. Case Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum nine hundred and twenty five 925 DOLLARS, for the term  
of five years, from the 22 day of December 1910 if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, 1 stories <u>28</u> feet, built <u>1892</u> now in <u>fair</u> repair <u>shingle</u> roof	<u>750</u>	<u>500</u>	
On wing ..... stories ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>800</u>	<u>200</u>	
On.....			
On Piano.....			
On <u>Organ</u> .....	<u>30</u>	<u>20</u>	
On.....			
On.....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank.....			
On Barn No. 1 <u>One story 18ft x 28ft</u>	<u>150</u>	<u>25</u>	
On Barn No. 2.....	<u>30</u>	<u>25</u>	
On <u>Three</u> Tons of Hay.....	<u>40</u>	<u>20</u>	<u>16</u>
On.....			
On..... Horses.....			
On <u>one</u> Horse Wagon <u>fruit truck</u>	<u>50</u>	<u>20</u>	
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....	<u>15</u>	<u>10</u>	
All while contained in Barn No. <u>one</u>			
On Pumping Plant, \$....., Pump House, \$.....			
On <u>450 fruit trays</u>	<u>150</u>	<u>90</u>	
On <u>200 boxes</u>	<u>30</u>	<u>15</u>	
On <u>While in or filed near basement of house</u>			
On.....			
Total amount.....	<u>1595</u>	<u>925</u>	

House and Barn No. 1 being situate On the West side of Hollenbach Ave  
near Sunnyvale Santa Clara Co Calif  
House and Barn No. 2 being situate.....

1. What is your title to said land? Good deed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
eight acres, worth \$ 6000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? papered cloth lined closely latched

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 925 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of Dec 1910

Policy Fee, \$ 2.50  
Mill " \$ 2.50  
Total, \$ 5.00

Francis H. Case APPLICANT.

Paid by Check Dec. 19. 1910.

775 renewed.  
180 new



No. 1330

# APPLICATION

OF

Mrs. E. Frank

San Gabriel, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1515.00

Expires 23 day of December 1910

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 10.32

Total amount paid, - - - \$ 12.82

H. W. Richter  
Agent.

Approved Dec 23, 1910

E. J. Pettit  
President.

Ella A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

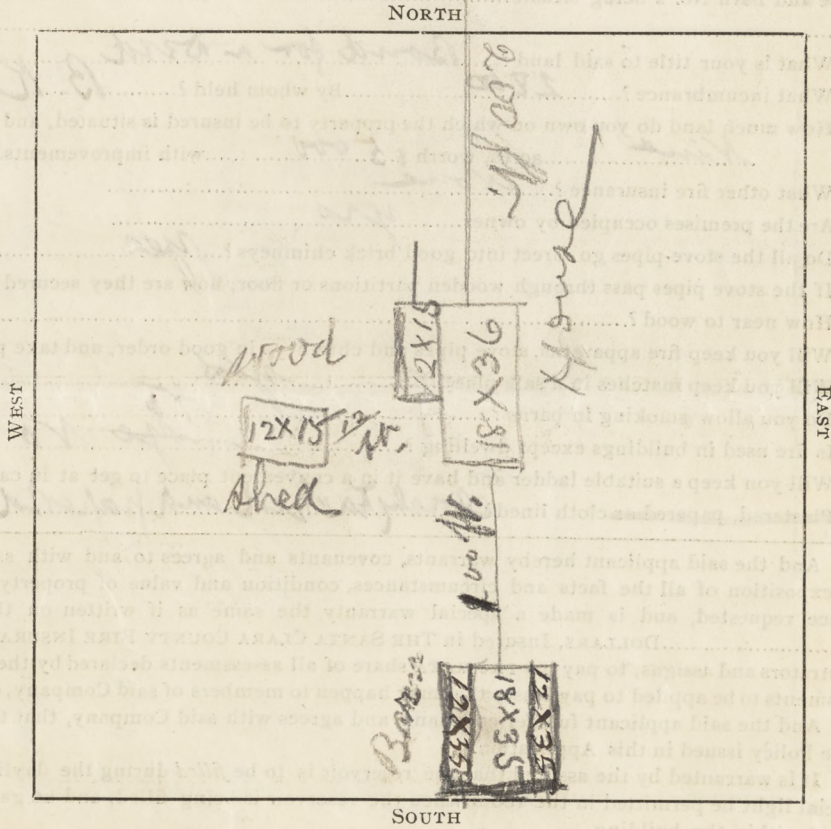
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decd in Office at 11: a.m. - Dec. 23, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of Amiel Graf of Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum Fifteen hundred and fifteen and no/100 DOLLARS, for the term  
 of five years, from the 23<sup>rd</sup> day of December, 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>2 1/2</u> stories <u>36</u> feet, built 1....., now in <u>fair</u> repair <u>shingle</u> roof	<u>1000</u>	<u>665</u>	<u>50</u>
On wing <u>2 1/2</u> stories <u>15</u> feet, built 1....., now in <u>fair</u> repair <u>shingle</u> roof			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>500</u>	<u>300</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>Property Sold -</u>			
On Windmill and Tank.....			
On Barn No. 1 <u>size 18 x 35 ft to 16 ft - 2 wings 12 x 35</u>			
On Barn No. 2 <u>shingle roof - fair repair</u>	<u>800</u>	<u>550</u>	<u>100</u>
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>2300</u>	<u>1515</u>	

House and Barn No. 1 being situate Sunny Oaks Avenue

House and Barn No. 2 being situate.....

- What is your title to said land? Bond for a deed
- What incumbrance? 2800 By whom held? B. K. Denbigh
- How much land do you own on which the property to be insured is situated, and what is its value? Nine acres, worth \$5000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood? yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? yes
- Is fire used in buildings except dwelling? yes
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- ~~Plastered, papered or~~ cloth lined clothes packed and papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of..... DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this..... day of..... 190...

Policy Fee, \$2.50  
 Mill " \$10.22  
 Total, \$12.72

Refute. Pl. \$6.15

Amiel Graf

APPLICANT.

Paid by check - Dec 23, 1910.



No. 1331

# APPLICATION

OF

Andrew Mariani

D. F. No. Box 118.

Mt. View

Post Office,

Santa Clara County, Cal.

Amount Insured, = \$ 2520.00

Expires 24 day of December, 1905.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 20.20

Total amount paid, - - - \$ 22.70

James A. Smith  
Agent.

Approved Dec. 31, 1905

E. J. Dettl

President.

Ellen A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 40 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

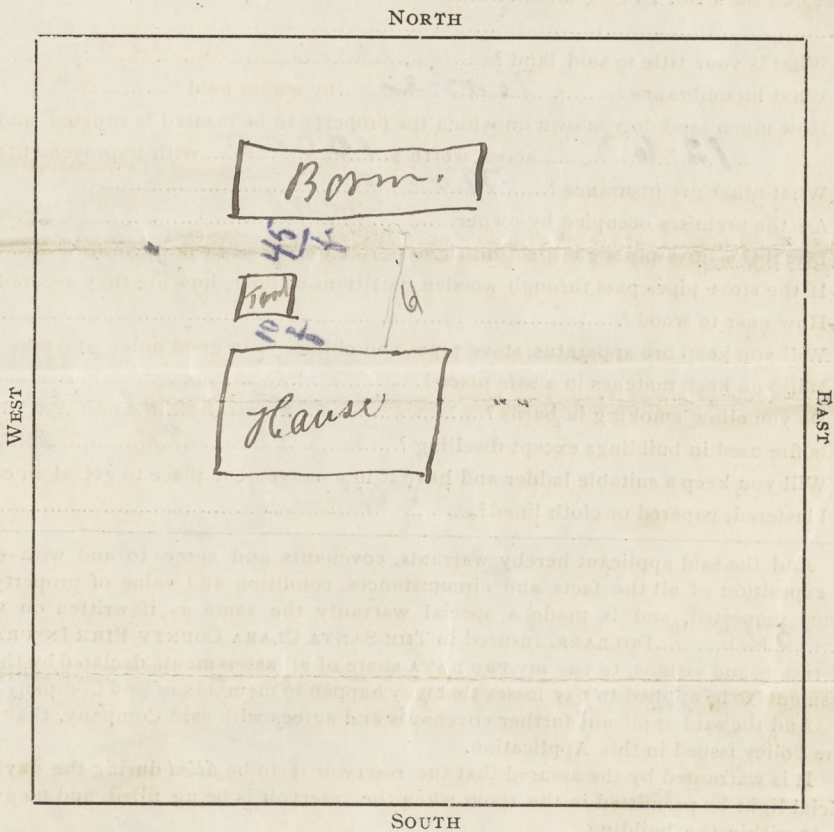
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 4:30 P. M. Dec 22, 1910.

mailed - Dec. 31, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of Andrew Jurian, Mt. View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum Twenty-five Hundred and Fifty DOLLARS, for the term  
 of 5 years, from the 24th day of December 1910, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>28</u> x <u>44</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>chump</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1 <u>60</u> x <u>27</u> ft.	<u>400</u>	<u>260</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No.			
On Pumping Plant, \$ <u>1800</u> , Pump House, \$ <u>1800</u>	<u>400</u>	<u>260</u>	
On <u>Tank 1 ft. house 18 x 18 ft.</u>			
On <u>Plastered</u>			
Total amount	<u>3800</u>	<u>2520</u>	

- House and Barn No. 1 being situate Argues Sub. No. 1 Lot. No. 5
- House and Barn No. 2 being situate Argues Sub. No. 1 Lot. No. 5
- What is your title to said land? Clear - Deed: J.C. Madarr
  - What incumbrance? None By whom held? J.C. Madarr
  - How much land do you own on which the property to be insured is situated, and what is its value? 12.63 acres, worth \$ 10,000 with improvements.
  - What other fire insurance? None
  - Are the premises occupied by owner? yes
  - Do all the stove-pipes go direct into good brick chimneys? yes
  - If the stove pipes pass through wooden partitions or floor, how are they secured? yes
  - How near to wood? yes
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
  - Will you keep matches in a safe place? yes
  - Do you allow smoking in barns? no
  - Is fire used in buildings except dwelling? No only in dwelling
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
  - Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2520.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this Dec 22 day of December 1910.

Policy Fee, \$ 2.50  
 Premium, \$ 20.20  
 Total, \$ 22.70

Andrew Jurian APPLICANT.

Paid by Check - Dec. 27, 1910.

Smelling mixed for electricity - Nov. 1911.

300  
200

164 ✓ 1331. Date: 2260 @ 70 = 3390  
 260 .. 1.20 = 650  
 4040



No. 1332.

# APPLICATION

OF

Frank Hadner  
Campbell, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1700.00

Expires 26 day of December 1905,

Policy Fee, - - - \$2.50

Mill Fee, - - - \$11.05

Total amount paid, - - \$13.55

Reverend of # 410,  
Ins. Agent.

Approved Dec. 23, 1905

E. J. Dittler  
President.

Ella D. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

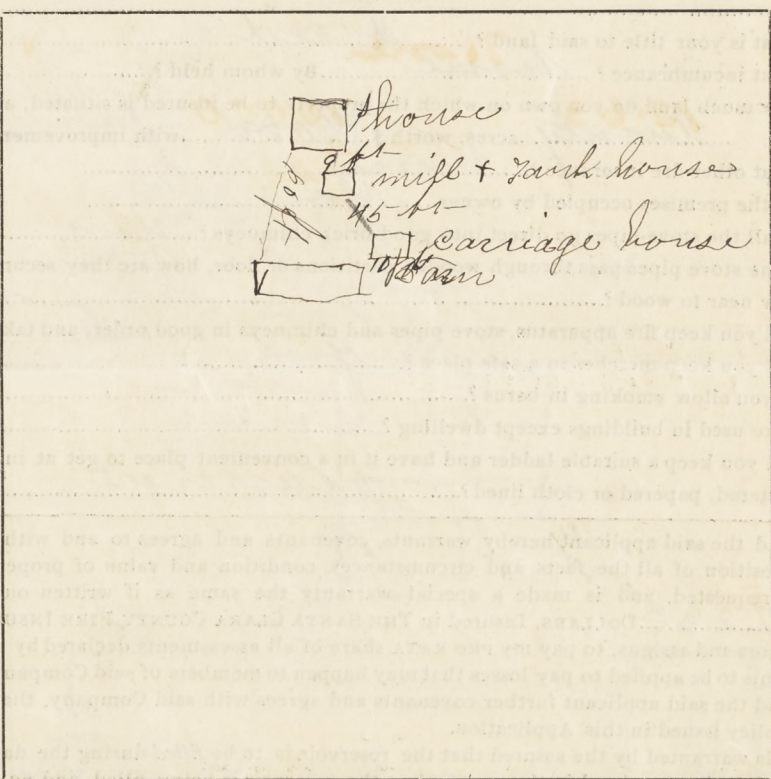
Recd in Office at 3:30 o'clock - Dec. 21, 1910.

Mailed - Dec. 27, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

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1332.

Rate: 1185 @ 50 = 1185  
515 " 1.00 = 1030  
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SAN JOSE, CAL., April 19 1912.

Having purchased of Frank Gardner the property described in Policy No. 1332 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said Frank Gardner I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: J. J. Rector

SAN JOSE, CAL., May 7 1914.

Having purchased of J. J. Rector the property described in Policy No. 1332 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said J. J. Rector I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Clement Schuk

633 So. 5th - San Jose.

On Pumping Plant, \$	Pump House, \$		
On <u>Wind Mill, tank and tank house</u>		<u>400</u>	<u>2.35</u>
On <u>Expired Dec 26, 1915.</u>			
On <u>Renewed - #2836.</u>			
Total amount		<u>28.70</u>	<u>17.00</u>

House and Barn No. 1 being situate Situate Jacob Ave about 3/4 mi South east of Campbell

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? Unpayable
3. How much land do you own on which the property to be insured is situated, and what is its value? Twenty acres, worth \$ 2000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Yes
8. How near to wood? Yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 17.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of December 1910.

Policy Fee, \$ 2.50  
Mill " 17.05 Rebate: 1.45  
Total, \$ 13.55 Ad. Apr. 19, 1912.

Frank Gardner APPLICANT.

Paid by check - Dec. 21, 1910.



No. 1333

# APPLICATION

OF

J. E. Martin

Sanatoga Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2100.

Expires 27th day of December 1905

Policy Fee, - - - \$2.50

Mill Fee, - - - \$18.65

Total amount paid, - - - \$21.15

J. H. H. Agent.

Approved E. J. Pettit, 190

Ella A. D. President.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

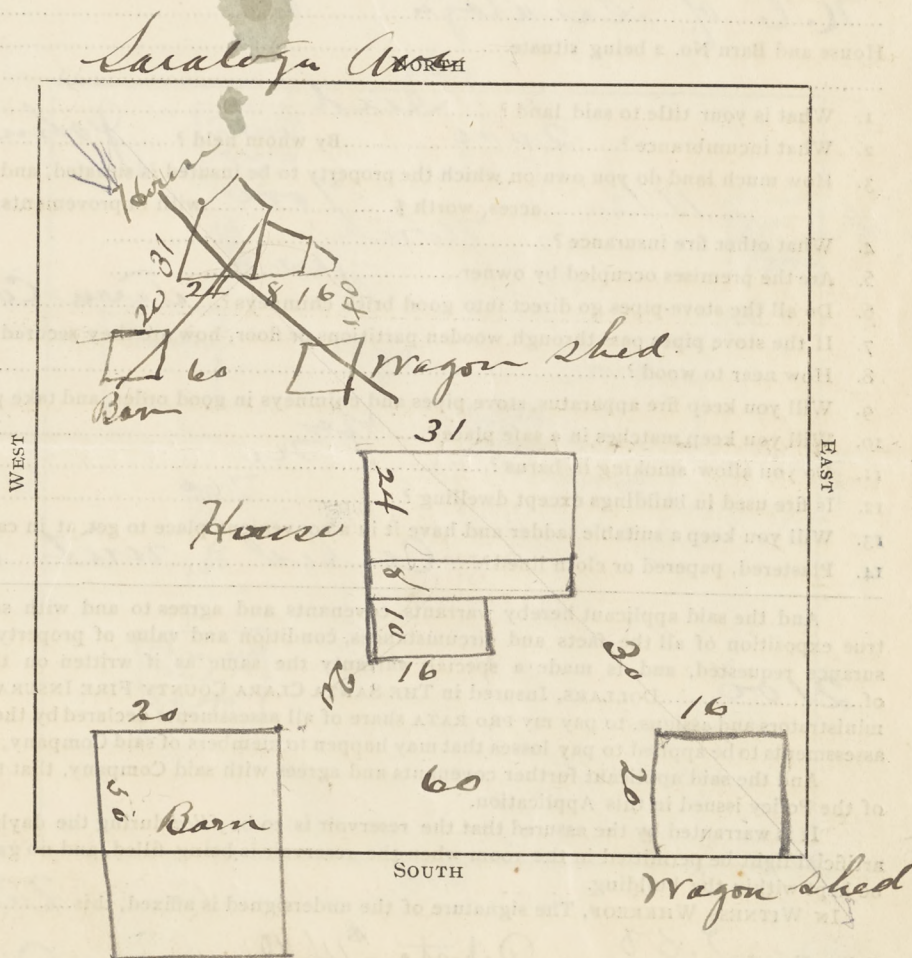
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Rec'd in Office at 9 a.m. Dec. 27, 1910.

Mailed - Dec. 31, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





54 ✓

1332.

Rate: 1185 @ 50 = 1185  
515 " 1.00 = 1030  
350  
2,215

# APPLICATION

Of Frank Gardner Campbell Postoffice, Santa Clara County, Calif.

**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss damage by fire, for the sum Seventeen Hundred DOLLARS, for the term

of five years, from the 26 day of December 1910, if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.
On dwelling No. 1, <u>1</u> stories <u>26x30</u> feet, built <u>1897</u> , now in <u>good</u> repair, <u>shing</u> roof }	<u>1200</u>	<u>800</u>
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u> }		
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300</u>	<u>150</u>
On <u>Piano</u>		
On <u>On</u>		
On <u>On</u>		
On <u>On</u>		
All while contained in dwelling No. <u>1</u>		
On Windmill and Tank		
On Barn No. 1 <u>20ft x 40ft - 14ft posts</u>	<u>600</u>	<u>300</u>
On Barn No. 2		
On <u>10</u> Tons of Hay <u>in Barn</u>	<u>120</u>	<u>60</u>
On <u>Carriage &amp; Horse</u>	<u>100</u>	<u>50</u>
On <u>Horses</u>		
On <u>two</u> Horse Wagon	<u>75</u>	<u>50</u>
On <u>two</u> Horse Spring Wagon	<u>75</u>	<u>50</u>
On <u>Horse Buggy</u>		
On <u>Horse Phaeton</u>		
On <u>Harness and Robes</u>		
All while contained in Barn No. <u>1</u> <u>Carriage House</u>		
On Pumping Plant, \$ <u>400</u> , Pump House, \$ <u>400</u>	<u>400</u>	<u>235</u>
On <u>Wind Mill, tank and tank house</u>		
On <u>Expired Dec. 26, 1915</u>		
On <u>Renewed - #2836</u>		
Total amount	<u>2870</u>	<u>1700</u>

House and Barn No. 1 being situate Situate Jacob Ave about 3 1/2 miles South east of Campbell  
House and Barn No. 2 being situate 1385

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? Not payable
3. How much land do you own on which the property to be insured is situated, and what is its value? Twenty acres, worth \$ 2000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Yes
8. How near to wood? Yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1700.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of December 1910.

Policy Fee, \$ 2.50  
Mill " 17.05 Rebate: 1.45 Dec. 19, 1912.  
Total, \$ 13.55  
Frank Gardner APPLICANT.

Paid by check - Dec. 21, 1910.



No. 1333

# APPLICATION

OF

J. B. Martin

Saratoga Post Office,  
Santa Clara County, Cal.

2100.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

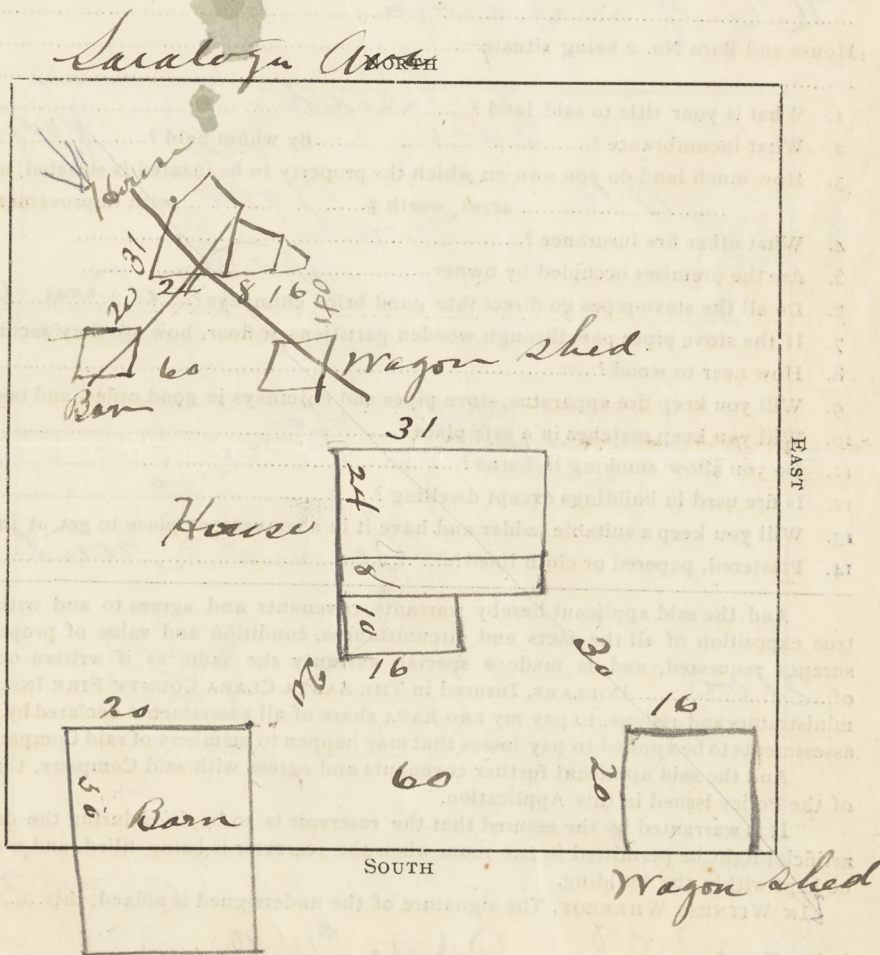
For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

Rec'd in Office at 4 a.m. - Dec. 27, 1910.

Mailed - Dec. 31, 1910.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





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1333,

Date: 1900 @ .85 = 3230  
200 " 1.25 = 500  
3730

# APPLICATION

Of J. C. Martin Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Twenty One hundred DOLLARS, for the term  
of Five years, from the 27th day of December 1900, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>2</u> stories, <u>31</u> x <u>24</u> feet, built <u>1908</u> , now in <u>2nd</u> repair, <u>Single</u> roof			
On wing <u>3</u> stories, <u>31</u> x <u>24</u> feet, built <u>1908</u> , now in <u>2nd</u> repair, <u>2</u> roof			
On <u>wood shed 12 x 16 attached to house</u>	<u>1800</u>	<u>1200</u>	
On house No. 2 <u>2</u> stories, <u>31</u> x <u>24</u> feet, built <u>1908</u> , now in <u>2nd</u> repair, <u>Single</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>800</u>	<u>500</u>	
On Piano	<u>300</u>	<u>200</u>	
On			
On			
On			
<b>Cancelled - Property Sold -</b>			
<b>Oct. 28, 1911.</b>			
All while contained in dwelling No. <u>one</u>			
On Windmill and Tank			
On Barn No. 1 <u>20 x 30</u>	<u>125</u>	<u>75</u>	
On Barn No. 2 <u>Dragon shed 20 x 16</u>	<u>75</u>	<u>30</u>	
On <u>6</u> Tons of Hay	<u>600</u>		
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On <u>one</u> Horse Phaeton	<u>40</u>	<u>20</u>	
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$....., Pump House, \$.....			
On			
On <u>100 Feet Box in Dragon shed</u>	<u>15</u>	<u>10</u>	
On <u>Truck in barn no 1</u>	<u>75</u>	<u>40</u>	
On			
Total amount	<u>3290</u>	<u>2100</u>	

House and Barn No. 1 being situate Saratoga Ave about one mile  
N.E. of Saratoga  
House and Barn No. 2 being situate

- What is your title to said land? Lease
- What incumbrance? 2000.00 By whom held? John Eastwood
- How much land do you own on which the property to be insured is situated, and what is its value? 11 1/2 acres, worth \$ 1000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Terra Cotta one inch from n
- If the stove pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood? yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? yes
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? ceiled not wood

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23rd day of Dec 1900

Policy Fee, \$ 2.50  
Mill " \$18.63  
Total, \$21.13

Rebate \$14.90  
Pd Oct 28, 1910.

J. C. Martin APPLICANT.

Paid by check Dec. 27, 1910.



No. 1334

# APPLICATION

OF

*H. D. McElroy*  
*Owner #5 - insured*

*Paul J. Lee*, Post Office,  
 Santa Clara County, Cal.

Amount Insured, = \$ *4120.00*

Expires *28* day of *Dec.*, 19*13*

Policy Fee, - - - - - \$*2.50*

Mill Fee, - - - - - \$*18.45*

Total amount paid, - - - \$*20.95*

*Renewed of # 411,*  
 no Agent.

Approved *Dec 17,* 19*10*

*E. J. Pettit*,  
 President.

*Ellen A. Taylor*,  
 Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

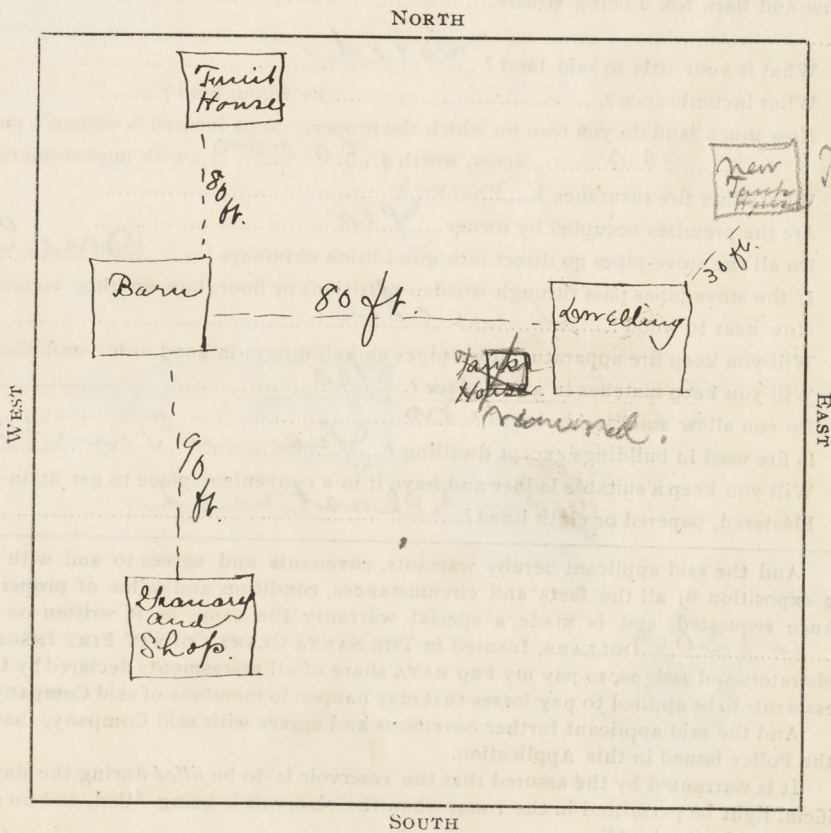
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Written in Office at 2 o'clock, P. M. Dec. 17, 1910.*  
*Delivered - April 10, 1911.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



*Policy # 1965*



54

1334. Rate 2600 @ .60 = 3120  
 1520 " 1.00 = 3040  
 6160

# APPLICATION

Of H. S. McBlay, San Jose, Postoffice, Santa Clara County, Calif., to  
and Luma McBlay  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Forty-one Hundred and Twenty DOLLARS, for the term  
 of three years, from the 28th day of December 1900, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>44</u> feet, built <u>1868</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>1</u> stories <u>20</u> x <u>40</u> feet, built <u>1868</u> , now in " repair, " roof			
On house No. 2, <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in " repair, " roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>750</u>	<u>500</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank and Tank House <u>Demolished</u> # <u>2176</u>	<u>50</u>	<u>100</u>	
On Barn No. 1 <u>30</u> ft x <u>40</u> ft - <u>Shingle</u> roof	<u>300</u>	<u>200</u>	
On Barn No. 2			
On <u>12</u> Tons of Hay	<u>140</u>	<u>80</u>	
On			
On <u>4</u> Horses	<u>600</u>	<u>400</u>	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes	<u>75</u>	<u>50</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>500</u> , Pump House, \$ <u>500</u> Fruit Boxes	<u>160</u>	<u>40</u>	
On Fruit House and Dipping Plant - <u>60</u> x <u>60</u> ft	<u>300</u>	<u>200</u>	
On <u>1500</u> Fruit Trays	<u>450</u>	<u>300</u>	
On <u>Two</u> Cradles	<u>150</u>	<u>100</u>	
On <u>Charney and Blacksmith shop</u> (no forge) <u>20</u> x <u>40</u> ft	<u>250</u>	<u>150</u>	
Total amount	<u>6225</u>	<u>4120</u>	

House and Barn No. 1 being situate on Tully Road near San Jose

House and Barn No. 2 being situate (New Lamb House insured under Policy #1965)

- What is your title to said land? Deed
- What incumbrance? 6500 By whom held? on Miller
- How much land do you own on which the property to be insured is situated, and what is its value?  
1.00 acres, worth \$ 30,000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? One Terra-cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood? 4 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? Yes - in Fruit House when dipping fruit
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4120 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17th day of Dec 1900.

Policy Fee, \$ 250  
 Mill " \$ 18.45  
 Total, \$ 20.95

H. S. McBlay

APPLICANT.

Paid by assured - April 10, 1911. Gen. H. S. McBlay.



No. 1335

# APPLICATION

OF

J. H. Volkman

San Gabriel  
Post Office,  
Santa Clara County, Cal.

Amount insured, = \$ 550.00

Expires 29 day of December 1910

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 2.75

Total amount paid, - - - \$ 5.25

J. M. Wright  
Agent.

Approved Dec 29, 1910

J. H. Volkman  
President.

Ella O. Taylor  
Secretary.

Press of Brewer Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

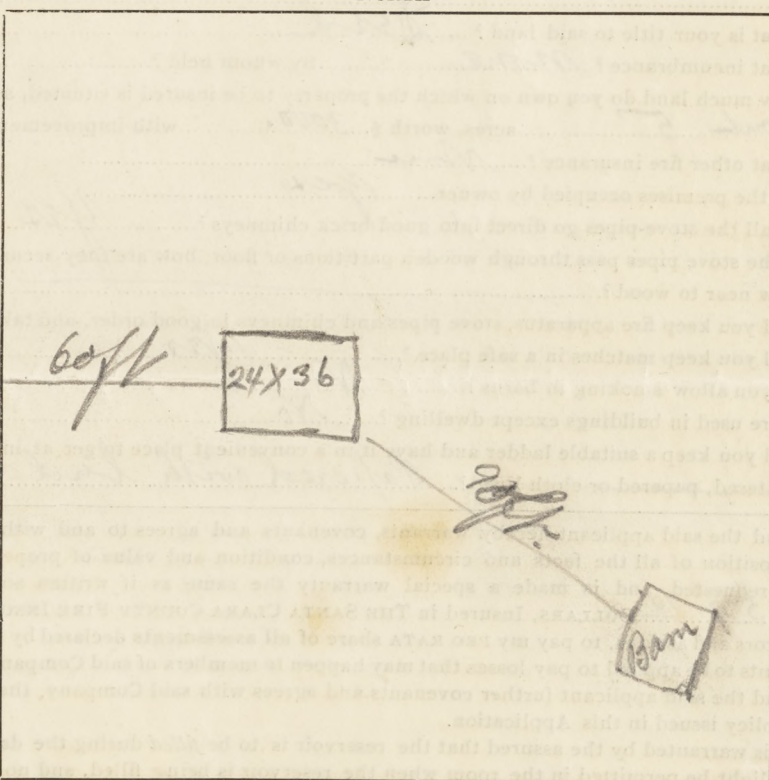
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Filed in Office at 9:00 a.m. Dec. 29, 1910.

mailed - Dec. 29, 1910.

NORTH

EAST



SOUTH

Los Gatos & Santa Clara Road

WEST

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1335 Date: 550 @ 50

69 1/2

APPLICATION  
SAN JOSE, CAL., Dec. 19, 1914

Of...  
The... Having purchased of L. G. Vollman the property described in  
damag... Polic... No... 1335 in the Santa Clara County Fire Insurance Company, and the said Polic...  
of... having been assigned to me by said L. G. Vollman  
pany... I hereby accept the said Polic... of Insurance under the conditions which it was issued, and agree  
on pro... to pay all legal assessments and be governed by the By-Laws of the above Association.

On dw...  
On...  
On...  
On ho...  
Signed: James L. Gelder

On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	75	50
On...		
On Piano		
On...		
On...		
On...		
All while contained in dwelling No.		
On Windmill and Tank		
On Barn No. 1		
On Barn No. 2		
On... Tons of Hay		
On...		
On Horses		

expired - Dec 29, 1915.  
Renewed - #2837.  
Notified

Campbell Calif  
Sept 29, 1911.

to The Secretary of the  
Santa Clara Co. fire  
insurance company  
I have built a porch 10 feet  
wide & 24 feet long on the  
East end of my house since I  
am insured and I want to build  
a wood house about twelve by 8  
feet about 25 feet East of the porch  
& about 40 feet from the barn & I  
would like to have your  
consent to the same.  
yours truly  
L. G. Vollman

P.S I dont think it will  
increas the risk of fire

ara Road about 1/2 mile  
what is its value?  
proper care of ashes and embers? yes  
case of fire? yes  
ing paper.  
said Company, that the foregoing is a full, just and  
ty to be Insured, and is offered as a basis of the in-  
the face of the Policy. For and in consideration  
RANCE COMPANY, I bind myself, heirs, executors, ad-  
the Directors of said Company, within sixty days, said  
ay, or incidental expenses, during the life of my Policy.  
at the By-Laws of the said Company shall form a part  
aylight only, when the stove is not in use, and that no  
gasoline except that contained in said reservoirs shall  
29 day of December 1914.  
G. Vollman APPLICANT.

Total, \$  
Paid by Mr. Dyer - Dec. 29, 1910.



No. 1336.

# APPLICATION

OF

James T. McElen.

Santa Clara County, Cal.

Amount Insured, = \$ 1094.

Expires 31st day of December 1905

Policy Fee, \$ 2.50.

Mill Fee, \$ 6.90

Total amount paid, \$ 9.40

J. McElen Agent.

Approved Dec 31, 1905

G. J. Pettit President.

Ella O. Taylor Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

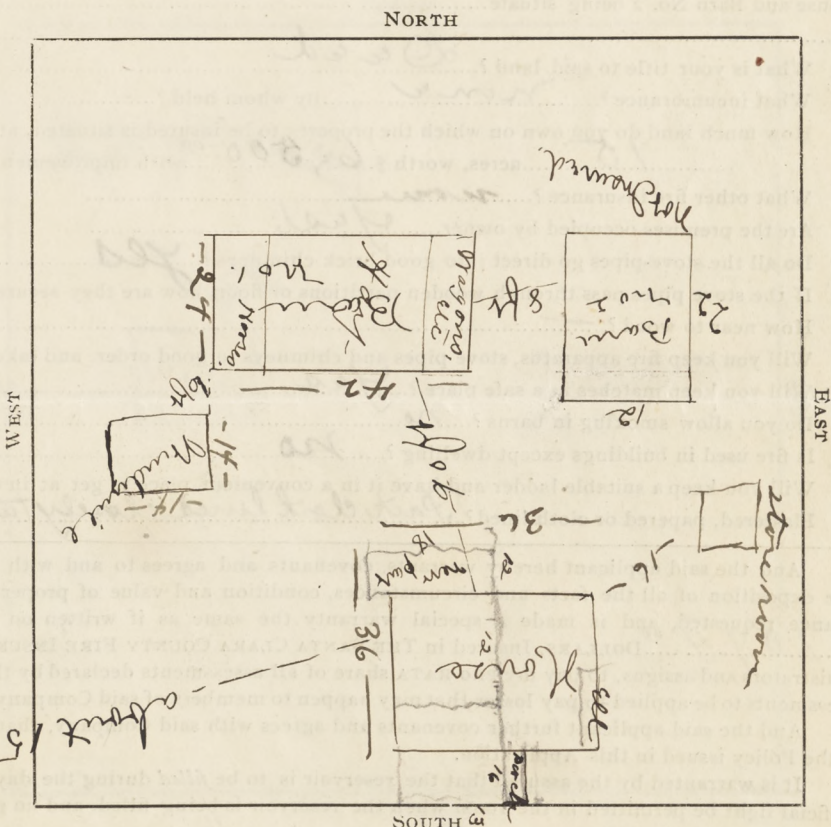
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 9 a.m. Dec 31, 1905.

Mailed Jan 4, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





69  
27

1335

Date: 550 @ .50

# APPLICATION

Of L. G. Vollman of Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss of  
damage by fire, for the sum Five hundred and fifty and no/100 DOLLARS, for the term  
of 5 years, from the 29 day of December, 1910, if approved by the Com  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	R
On dwelling No. 1,.....stories <u>24 x 26</u> feet, built <u>1908</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>800</u>	<u>500</u>	
On wing .....stories <u>x</u> feet, built <u>1</u> ..... now in ..... repair, ..... roof }	<u>75</u>		
On house No. 2.....stories <u>x</u> feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>75</u>	<u>50</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>875</u>	<u>550</u>	

Exp. paid. - Dec 29, 1915.  
Renewed - #2837.  
Notified

House and Barn No. 1 being situate on Los Gatos & Santa Clara Road about 1/2 mile  
from Campbell  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
about 5 acres, worth \$ 3000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Papered with building paper.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 550.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of December, 1910.

Policy Fee, \$ 2.50  
Mill " 2.25  
Total, \$5.25

L. G. Vollman APPLICANT.

Paid by Mr. Dyer - Dec. 29, 1910.



## CLASSIFICATION OF RISKS.

# APPLICATION

OF

James T. Deelen.

Post Office,  
Santa Clara County, Cal.

Amount Received = \$ 1694.

Expires

## Policy Fee

Mill

Total am

Appro.



First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

ached barns or stables and contents rated  
at \$1.50.

ins over 400 feet from dwelling, used for storage only, rated at \$2.00.

hool-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

11 buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

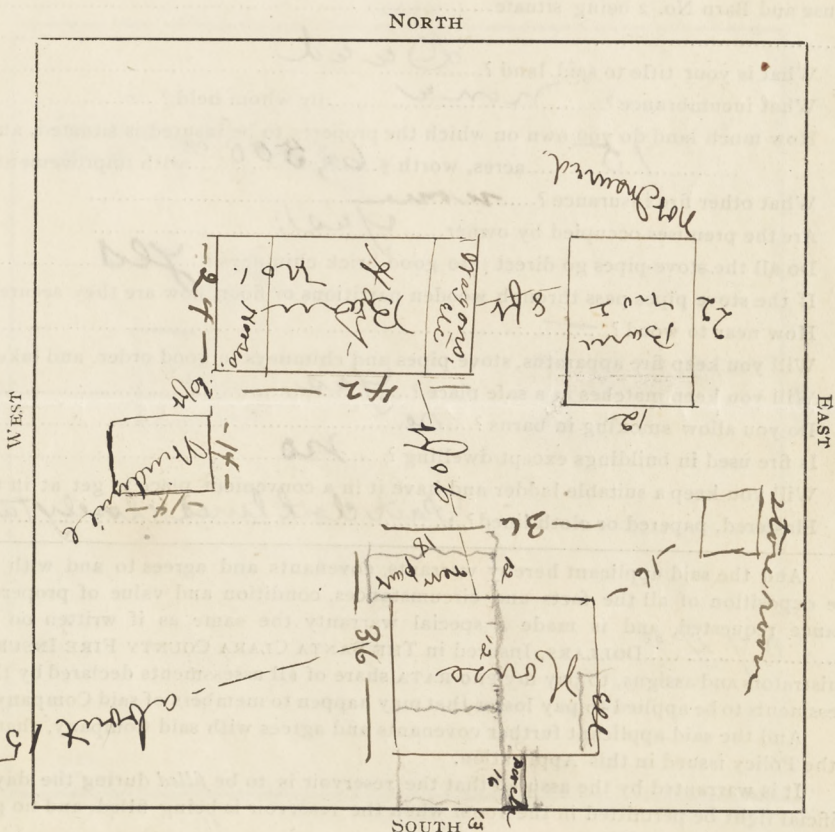
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 9 a.m. Dec 31, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





62  
✓

1336

Date: 800 @ 50 = 800  
294 " 1.00 = 588

1388

1200  
588

# APPLICATION

James F. Wheeler, Gilroy, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or  
damage by fire, for the sum of 1094 DOLLARS, for the term  
of five years, from the 31<sup>st</sup> day of December, 1900, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>about</u> 1 stories <u>28</u> x <u>3</u> feet, built <u>1897</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On wing 1 stories <u>18</u> x <u>12</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>paper</u> roof			
On <u>cell-east no 1-1 story-16x13ft</u>	<u>750</u>	<u>500</u>	
On house No. 2 stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>150</u>	<u>100</u>	
On			
On Piano	<u>300</u>	<u>200</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank, <u>and Tank house 14x14ft. 1 shingle roof</u>	<u>75</u>	<u>50</u>	
On Barn No. 1 <u>2 story-main part 18x26ft addition 14x26ft</u>	<u>300</u>	<u>200</u>	
On Barn No. 2			
On <u>5 1/2</u> Tons of Hay	<u>66</u>	<u>44</u>	
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	<u>1641</u>	<u>1094</u>	

House and Barn No. 1 being situate in Ducker School Dist, on Ducker  
Avenue, Santa Clara County, Cal.  
House and Barn No. 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
1.5 acres, worth \$ 6,500.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Part cloth lined, closely tacked and papered - new part ceiled.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1094 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of Dec, 1900.

Policy Fee, \$ 2.50  
Mill " 6.90  
Total, \$ 9.40

James F. Wheeler APPLICANT.

Paid by draft - Jan. 4, 1911.



No. 1337.

# APPLICATION

OF

*Walter E. Pearson*  
*Walter E. Pearson*  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$2700.00

Expires 1st day of January 1904

Policy Fee, - - - \$2.50

Mill Fee, - - - \$16.65

Total amount paid, - - \$19.15

*L. DeLunck*  
Agent.

Approved Dec. 31, 1900

*E. J. Pettit*  
President.

*Ella A. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

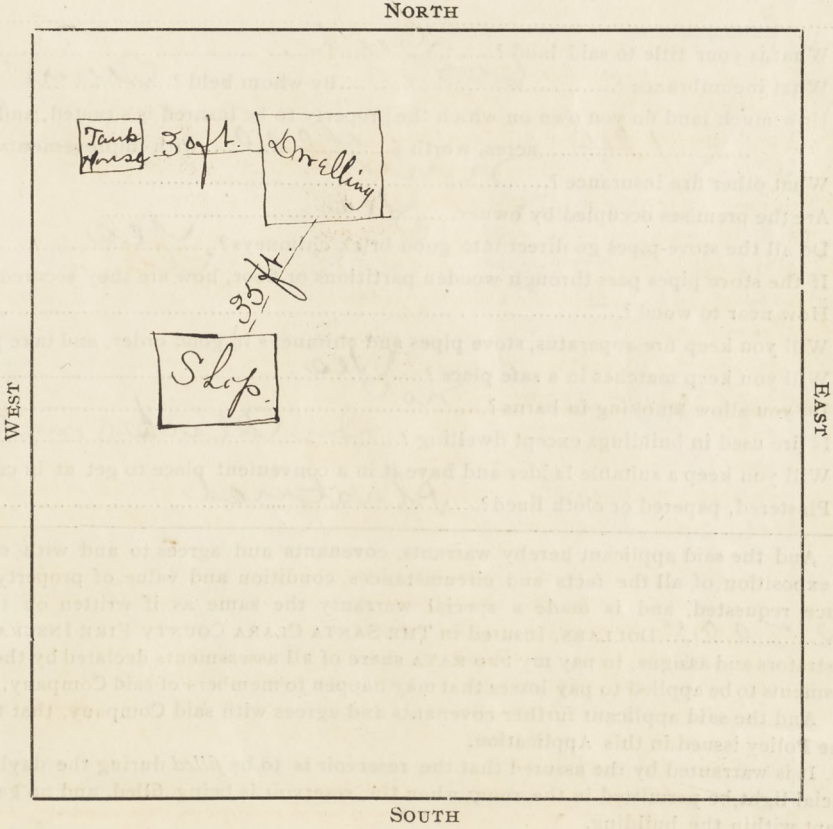
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office. Dec. 29, 1910.  
Mailed. Dec. 31, 1910.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





71  
✓

1337.

Date: 1200 @ .75 = 1800  
1500 " 1.25 = 3750  
5550

# APPLICATION

Of Hans Gerlefsen, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
 damage by fire, for the sum of Twenty-Six hundred DOLLARS, for the term  
 of three years, from the 1st day of January 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>30</u> feet, built <u>1889</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200</u>	<u>800</u>	<u>200</u>
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2, <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>500</u>	<u>300</u>	
On <u>Piano</u>			
On <u>Windmill and Tank and Tank House</u>	<u>150</u>	<u>100</u>	
On Barn No. 1			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Blacksmith Shop</u>	<u>500</u>	<u>300</u>	<u>100</u>
On <u>Horses</u> <u>Blacksmith tools and machinery</u>	<u>750</u>	<u>500</u>	
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Stock on hand</u> <u>Expired - Jan 1, 1914</u>	<u>300</u>	<u>200</u>	
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>Blacksmith Shop</u>			
On Pumping Plant, \$ <u>Pump House</u> , \$			
On <u>Automobile - while contained in</u>	<u>1000</u>	<u>500</u>	<u>4</u>
On <u>shed annexed to Blacksmith Shop</u>			
On <u>Plastered</u>			
Total amount	<u>4400</u>	<u>2700</u>	

House and Barn No. 1 being situate on Los Gatos and Paratoga Road  
near Los Gatos - Santa Clara Co., Cal.  
 House and Barn No. 2 being situate

- What is your title to said land? Deed
- What incumbrance? Security Savings Bank Loopy
- How much land do you own on which the property to be insured is situated, and what is its value?  
1 1/4 acres, worth \$ 4000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood? Yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? In Blacksmith Shop
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 2700 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of Dec 1910.

Policy Fee, \$ 2.50  
 Mill " 16.65  
 Total, \$ 19.15

H. Gerlefsen APPLICANT.

Paid by assured - Dec. 29, 1910.



No. 1338

# APPLICATION

OF

Linn Hildon

Drumvale Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2000.00

Expires 3rd day of January 1911.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$12.00

Total amount paid, - - \$14.50

Renewal of # 404  
no Agent.

Approved Jan. 18, 1911.

J. V. Pettit  
President.

Ella C. Taylor.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

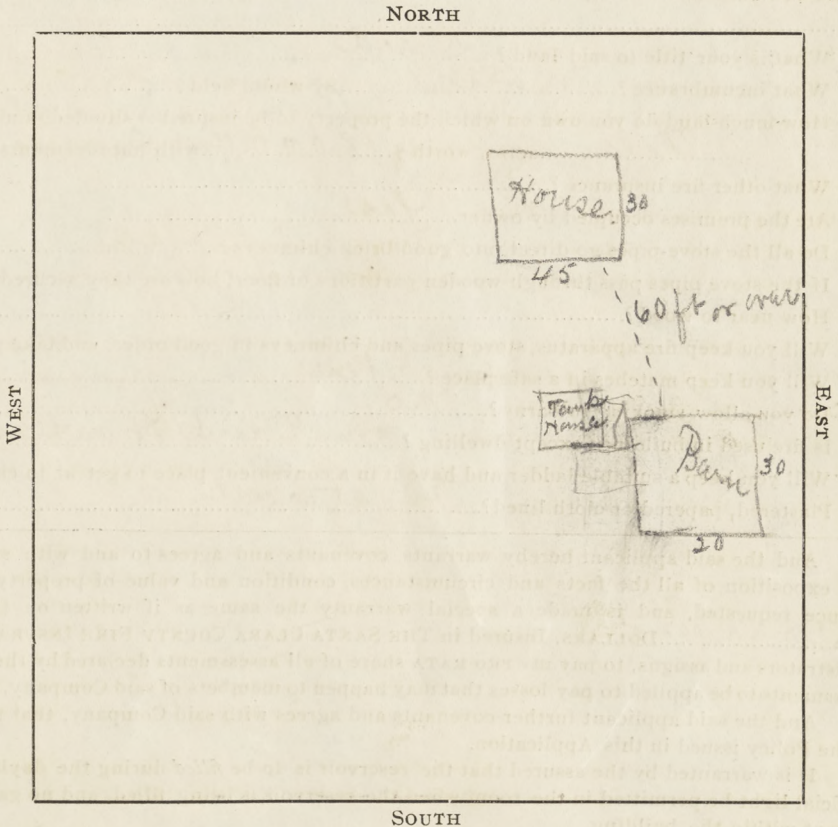
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office at 11:45 - Jan. 9, 1911.  
mailed - Jan. 18, 1911

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





70  
✓

1338.

Date: 1600 @ 50 = 1600  
400 " 1.00 = 800  
2400

# APPLICATION

Of Lewis Wilson, Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of two thousand DOLLARS, for the term  
of five years, from the 3rd day of January, 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1 <u>2</u> stories <u>30</u> x <u>40</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>1400</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions .....	<u>300</u>	<u>200</u>	
On .....			
On Piano .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank House</u>	<u>200</u>	<u>100</u>	
On Barn No. 1 <u>20 x 30 ft. built 1888 good repair</u>	<u>500</u>	<u>300</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>4000</u>	<u>2000</u>	

*Notified  
Expired - Jan 3, 1915.  
Renewed - #2841.*

House and Barn No. 1 being situate Lot 7 J. P. Murphy Subdivision No. 1 - Pastoria  
La Borega Ranch, near Sunnyvale, Santa Clara Co., Cal.  
House and Barn No. 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$18000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? In Tank House oil stove is used for laundry
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 2000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3rd day of January, 1911.

Policy Fee, \$ 2.50  
Mill " \$ 12.00  
Total, \$ 14.50  
L. Wilson APPLICANT.

*Paid by check Jan 3, 1911.*



No. 1339

# APPLICATION

OF

Mrs. Mary E. May

Post Office,

Santa Clara County, Cal.

Amount Insured, = \$ 1116.00

Expires 4th day of Jan'y 1906.

Policy Fee, \$ 2.50

Comm. 5% \$ 9.65

Mill Fee, \$ 12.17

Total amount paid, \$ 448

per and paid for me by cash.

Agent.

Approved Jan'y 4, 1906

E. J. Pettit.

President

Ella A. Taylor.

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

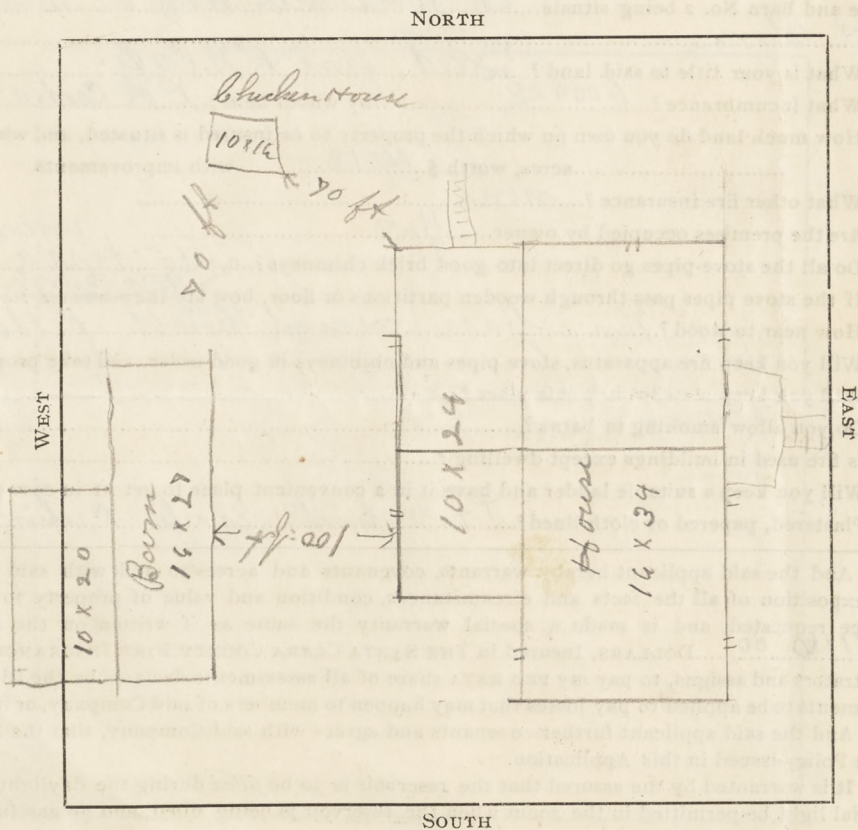
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid in Office at 9:00 a.m. Jan 4, 1906.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





13

1339.

Rate: 598 @ .75 = 897  
518 " 1.00 = 1036

1,933

# APPLICATION

Of Mrs Mary E. Shay Gibray Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum of Eleven hundred and sixteen \$1116.00 DOLLARS, for the term  
of 5 years, from the 4th day of January 1901, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, 1 stories, 16 x 34 feet, built 1909, now in good repair, shingle roof	330	366	
On wing 1 stories, 10 x 16 feet, built 1909, now in good repair, shingle roof			
On a large basement under main house			
On house No. 2, 1 stories, x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	350	282	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. One			
On Windmill and Tank			
On Barn No. 1, 16 x 28 ft and lean to 10 x 20	280	166	
On Barn No. 2			
On 6 Tons of Hay	66	44	
On			
On 3 Horses	300	200	
On 2 Horse Wagon	32	18	
On Horse Spring Wagon			
On 1 Horse Buggy	20	30	
On Horse Phaeton			
On			
On Harness and Robes, etc	60	40	
All while contained in Barn No. One			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	1688	1116	

House and Barn No. 1 being situate on road to Watsonville 6 1/2 miles from Gibray in Adams School Dist. and being a part of Soler Rancho  
House and Barn No. 2 being situate on Watsonville Road 6 1/2 miles from Gibray and same as above

1. What is your title to said land? Seed from P.H. Cordus
2. What incumbrance? 6000.00 By whom held? P.H. Cordus
3. How much land do you own on which the property to be insured is situated, and what is its value? 60 1/2 acres  
acres, worth \$11,000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? inclosed in gels iron and cement  
into terra cotta the terra cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? through side wall
8. How near to wood? in space around chimney filled with cement
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? yes
12. Is fire used in buildings except dwelling? yes
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? T + G lumber except ceiling of bedroom which is cloth lined

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$1116.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of Dec 1900.

Policy Fee, \$ 2.50  
MILY \$ 9.63  
Total \$ 12.13

Mrs Mary E. Shay Gibray APPLICANT.

\$4.45 Paid - Jan. 9, 1912.



No. 1340.

# APPLICATION

OF

N. E. Beckwith

Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1540.00

Expires 1st day of Jan'y 1906.

Policy Fee, - - - \$ 2.50.

Mill Fee, - - - \$ 10.90

Total amount paid, - - - \$ 1340

J. W. Rouse.  
Agent.

Approved G. J. Pettit. 1901

Ella D Taylor  
President.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

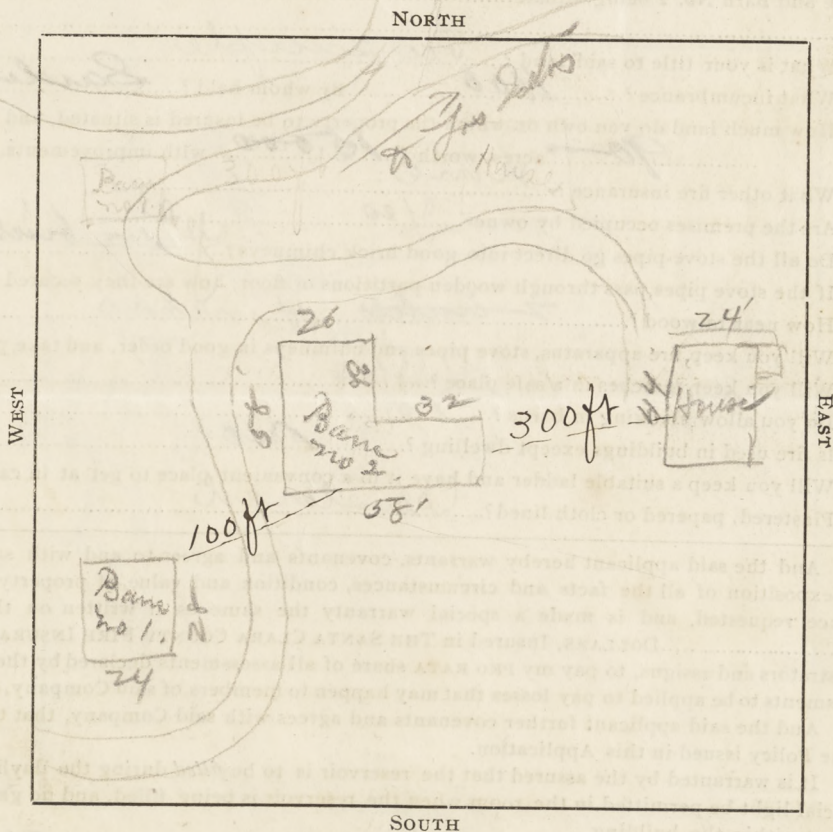
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 9:00 a. m. - Jan 3. 1910

mailed Feb. 8, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

SAN JOSE, CAL., *July 27* 1915

Having purchased of *N. E. Beckwith* the property described in Policy No. *1340* in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said *N. E. Beckwith* I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *F. A. Cinsworth*

*F. A. Cinsworth*

On Piano			
On			
On			
On			
On			
All while contained in dwelling No. <i>One</i>			
On Windmill and Tank			
On Barn No. 1. <i>24 ft x 28 ft</i>	<i>200</i>	<i>100</i>	
On Barn No. 2. <i>58 ft x 58 ft</i>	<i>600</i>	<i>400</i>	
On Tons of Hay			
On Horses	<i>90</i>	<i>60</i>	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy	<i>90</i>	<i>60</i>	
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. <i>1 and 2</i>			
On Pumping Plant, \$			
On Pump House, \$			
On			
On			
On			
On			
Total amount	<i>2330</i>	<i>1540</i>	

House and Barn No. 1 being situate *in 1844 of Sec 19 T 8 S R 1 N. M. S. 12 D 2 miles by County & the Beckwith road from Los Gatos Creek.*

- What is your title to said land? *Free simple*
- What incumbrance? *1100* By whom held? *San Jose City - Bank San Jose*
- How much land do you own on which the property to be insured is situated, and what is its value? *900* acres, worth \$ *15000* with improvements.
- What other fire insurance? *none*
- Are the premises occupied by owner? *Yes*
- Do all the stove-pipes go direct into good brick chimneys? *yes* *brick chimneys direct into stove*
- If the stove pipes pass through wooden partitions or floor, how are they secured? *yes*
- How near to wood? *2 inches 4 inches*
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *yes*
- Will you keep matches in a safe place? *yes*
- Do you allow smoking in barns? *no*
- Is fire used in buildings except dwelling? *yes*
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *yes*
- Plastered, papered or cloth lined? *plastered*

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this *27th* day of *Dec* 1915

Policy Fee, \$ *2.50*

Premium - " *10.90*

Total, \$ *13.40* (*13.40*)

*Paid by P.O. Order*

*February 8, 1911.*

*N. E. Beckwith* - APPLICANT.

*Canceled Nov. 23, 1914.*



No. 1341

# APPLICATION

OF

Frank H. Baber

Los Angeles  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 860.

Expires 31st day of Jan'y 1906.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 8.60

Total amount paid, - - \$ 11.10

Applicant

Agent.

Approved Jan. 18. 1906

E. V. Dettit

President.

Ella O. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

DEFICIENCIES—

Los Angeles Feb 7  
Miss Ella Taylor  
S. C. V. Ins. Co.

Enclosed please find R.O.  
Order #1341 for Insurance.

I have chimney & pipe  
in order.

Pipe enters chimney direct.  
nearest road 4 inches.

In making the change  
we concluded to move down  
this necessitated change in  
boiler connections & I had  
to wait for them reattached.

Yours truly -

E. V. Dettit

### NOTICE

On diagram shown  
measured, and all e  
feet; say just w  
occupied for, and  
figures between a  
Diagram.

EAST

SOUTH



11/27 1340. Rate: 900 @ .50 = 450  
640 " 100 = 640 2180

# APPLICATION

Of N. E. Beckwith Los Gatos Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss of damage by fire, for the sum of Fifty Four Hundred and Forty DOLLARS, for the term of five years, from the 4th day of January 1911, if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value.	Ra
On dwelling No. 1, 1 stories <u>24</u> x <u>44</u> feet, built <u>1886</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>900</u>	<u>600</u>	
On wing stories x feet, built 1 now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>450</u>	<u>300</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1 <u>24 ft x 28 ft</u>	<u>200</u>	<u>120</u>	
On Barn No. 2 <u>58 ft x 58 ft</u>	<u>600</u>	<u>400</u>	
On Tons of Hay			
On			
On <u>One</u> Horses	<u>90</u>	<u>60</u>	
On Horse Wagon			
On Horse Spring Wagon			
On <u>One</u> Horse Buggy	<u>90</u>	<u>60</u>	
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. <u>1 and 2</u>			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	<u>2330</u>	<u>1540</u>	

House and Barn No. 1 being situate in 124 1/2 Sec 19 T 8 S R 1 W N D 12 D  
2 miles by County & the Beckwith road from Los Gatos West

House and Barn No. 2 being situate

1. What is your title to said land? Free simple
2. What incumbrance? 1100 By whom held? San Jose
3. How much land do you own on which the property to be insured is situated, and what is its value? 900 acres, worth \$ 10000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? yes one brick chimney goes direct into stove
7. If the stove pipes pass through wooden partitions or floor, how are they secured? yes
8. How near to wood? 2 inches 4 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1000 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9th day of Dec 1910

Policy Fee, \$ 2.50  
Premium - " 10.90  
Total, \$ 13.40 (13.40)

Paid by P.O. Order  
February 8, 1911.

N. E. Beckwith APPLICANT.



No. 1341

APPLICATION

OF

Frank H. Baber

Joe H. H. H.

Santa Clara County, Cal.

Post Office,

Q 1 A

Amount

Expense

Policy

M

Total a

Approved

El

CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

DEFICIENCIES—

Los Angeles Feb 7  
Miss Ella Taylor  
S.C. N. Ins. Co.

Enclosed please find P.O.  
Order #1341 for Insurance.

I have chimney & pipe  
in order.

Pipe enters chimney direct.  
nearest wood 4 inches.

In making the change  
we concluded to move stove  
this necessitated change in  
fender connections & I had  
to wait for new weather.

Yours truly,  
V.E. Beckwith

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid in

NOTICE

On diagram shown, and all feet; say just what occupied for, and figures between a Diagram.

EAST

SOUTH



# APPLICATION

*H. E. Beckwith* ..... APPLICANT.

Paid by P.O. Order -  
February 8, 1911



No. 1341

# APPLICATION

O H

Frank A. Dabell.

Doctrina

Post Office,

Santa Clara County, Cal.

Amount Insured, = = \$ 860

Expires 57th day of April 1966.

Policy Fee,	-	-	-	-	\$2.50
-------------	---	---	---	---	--------

Mill Fee,	-	-	\$ 8.60
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Total amount paid, - - \$ 11.10

Spindlers

Agent.

Approved Jan. 18. 1904

Ed. Dettl

President.

Ellen Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

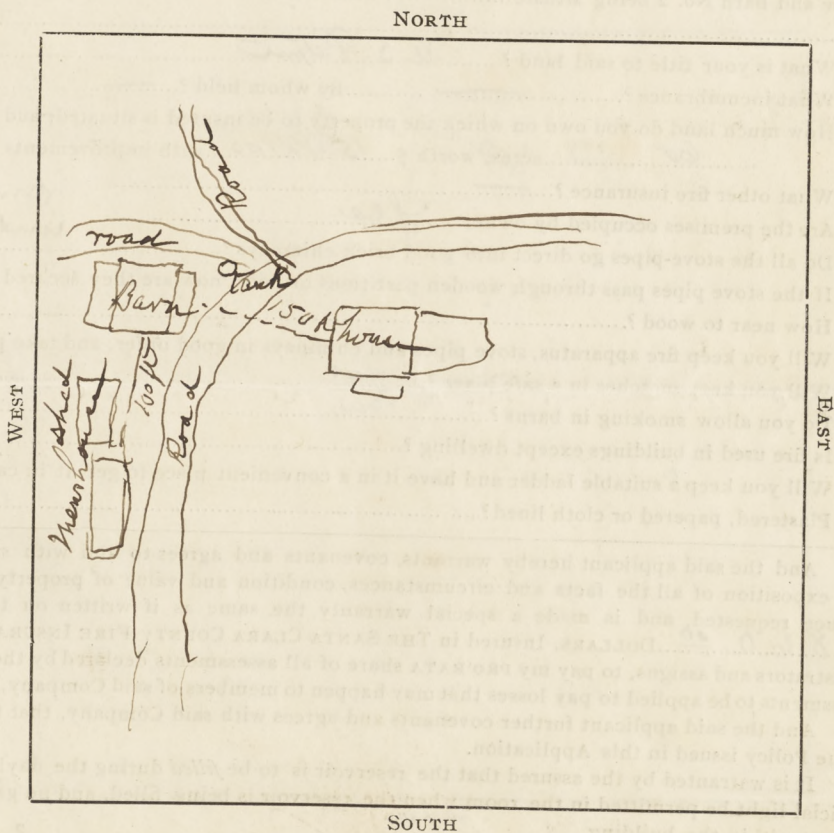
Contents to rate the same as the buildings in which they are kept.

An **outbuilding** (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 2:30 P. M. Jan'y 5, 1910.

Policy delivered - Feb. 16, 1916



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



72  
✓

1341

860 @ 1.00 = 1720

# APPLICATION

Of Frank H Baker Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum... Eight Hundred and Sixty... DOLLARS, for the term  
of... 5... years, from the... 5th... day of... January... 1911... if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1..... <u>40 x 60 ft board and batten shaker roof</u>	<u>800.00</u>	<u>530</u>	
On Barn No. 2..... <u>posts 16 ft one story</u>			
On..... Tons of Hay.....			
On..... <u>Trays and boxes 2000 trays 100 boxes</u>	<u>500.00</u>	<u>330</u>	
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. <u>One</u> .....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1300</u>	<u>860</u>	

House and Barn No. 1 being situate... Lake Side district above Lexington M  
Reservoir Rd  
House and Barn No. 2 being situate.....

1. What is your title to said land?..... U.S. Patent
2. What incumbrance?..... By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
60 10 acres, worth \$..... 15,000.00 with improvements.
4. What other fire insurance?.....
5. Are the premises occupied by owner..... Yes
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?..... yes
11. Do you allow smoking in barns?..... no
12. Is fire used in buildings except dwelling?.....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?..... yes
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of... 860.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this... 3... day of... January... 1911.

Policy Fee, \$ 2.50  
Mill " \$ 8.60  
Total, \$ 11.10

Frank H Baker APPLICANT.

Paid by assured. Feb. 16, 1911.



No. 1342

# APPLICATION

OF

Charles J. Jaffer  
Campbell.  
Santa Clara County, Cal.

Amount Insured, = \$ 530.00

Expires 6th day of January 1904.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 2.70

Total amount paid, - - \$ 5.20

Renewal of #416.  
No Agent.

Approved Jan 4 1904

C. J. Jaffer  
President.

Ella A. Jaffer.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and c for the purpose of assessments, in ev loss, be charged as basis rate on eac of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes ext through the roof, floor or side wa to basis rate, 50 cents.

For one or more terra cotta flues ext through the roof, floor or side wa to basis rate 10 cents.

For cloth lining for whole or part dwelling, unless closely tacked and papered or painted, add to ba 25 cents.

Detached barns or stables and content at \$1.50.

Barns over 400 feet from dwelling, n storage only, rated at \$2.00.

School-houses and churches rated \$1.5

Fruit Driers, \$4.00.

All buildings to be detached and not le 60 feet from other exposures. 25 c \$100 added on all buildings less than from exposures.

Contents to rate the same as the buil which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Morgan Hill  
RR 31.

Santa Clara County P. in Co.

Dear madam

on looking over  
mr King mail found  
a your Bill for insurance  
mr King is away but I  
expect him home soon  
and I will have him  
attend to it right away.  
I will write and have  
him attend to it

Sincerely yours  
J. H. King

8603  
25882  
777  
\$

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures with feet; say just what each building occupied for, and mark distance figures between all buildings shown. Diagram.

SOUTH



72 ✓

1341

860 @ 1.00 = 1720

# APPLICATION

Of Frank H Baker Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum Eight Hundred and Sixty DOLLARS, for the term  
of 5 years, from the 5th day of January 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1..... <u>40 x 60 ft board and batten shake roof</u>	<u>800.00</u>	<u>530</u>	
On Barn No. 2..... <u>posts 16 ft one story</u>			
On..... Tons of Hay.....			
On..... <u>trays and boxes 2000 trays 100 boxes</u>	<u>500.00</u>	<u>330</u>	
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. 1.....			
On Pump.....			
On.....			
On.....			
On.....			
On.....			
	<u>300</u>	<u>860</u>	

*Notified  
expired - Jan. 5, 1916.*

*Handwritten calculations:*  
 $2300 @ 15 = 450$   
 $550 @ 130 = 1950$   
 $450 + 1950 = 2400$   
 $2400 - 1450 = 950$   
 $950 + 500 = 1450$   
 $1450 + 1250 = 2700$   
 $2700 + 2500 = 5200$   
 $5200 + 3750 = 8950$   
 $8950 + 2165 = 11115$   
 $11115 + 640 = 11755$   
 $11755 + 1920 = 13675$   
 $13675 + 2020 = 15695$

- House and I
- House and I
- 1. What is
- 2. What in
- 3. How mu
- 4. What ot
- 5. Are the p
- 6. Do all th
- 7. If the st
- 8. How nea
- 9. Will you
- 10. Will you
- 11. Do you al
- 12. Is fire use
- 13. Will you
- 14. Plastered,

*Handwritten calculations:*  
 $1800 - 700 = 1100$   
 $1100 + 884 = 1984$   
 $1984 + 334 = 2318$   
 $2318 + 200 = 2518$   
 $2518 + 534 = 3052$   
 $3052 + 2850 = 5902$   
 $5902 + 238 = 6140$   
 $450 + 400 = 850$   
 $850 + 34 = 884$   
 $884 + 3 = 887$   
 $887 + 2652 = 3539$   
 $2500 + 15 = 2515$   
 $2515 + 12500 = 15015$   
 $15015 + 2500 = 17515$   
 $17515 + 37500 = 55015$

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Policy Fee, \$  
Mill " \$  
Total, \$

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ffered as a basis of the in-  
For and in consideration  
yself, heirs, executors, ad-  
ny, within sixty days, said  
ring the life of my Policy.  
ompany shall form a part  
is not in use, and that no  
ed in said reservoirs shall  
3.....1911.

Frank H Baker APPLICANT.

Paid by assured. Feb. 16, 1911.



No. 1342

# APPLICATION

OF

Charles J. Jeffers  
Camfield, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 530.00

Expires 6th day of January 1911.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 2.70

Total amount paid, - - \$ 5.20

Renewal of #416.  
No Agent.

Approved Jan. 4 1911

C. J. Jeffers  
President.

Ella C. Taylor.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

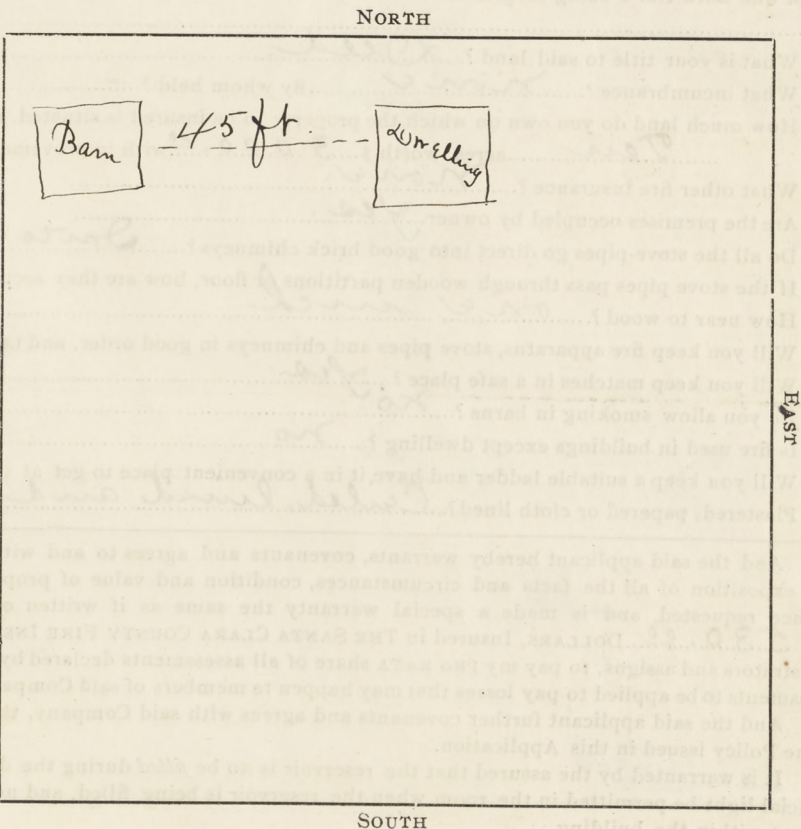
Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office at 11:00 a.m. Jan. 4, 1911.

Delivered - Jan. 23, 1911.



### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# APPLICATION

Of Charles Pfeffer, Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum Five Hundred and Thirty DOLLARS, for the term  
 of Three years, from the 6th day of January, 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>32</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>600</u>	<u>400</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On.....			
On house No. 2..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>200</u>	<u>130</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>One</u> .....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>800</u>	<u>530</u>	

House and Barn No. 1 being situate on New Jersey Ave. about two miles  
South-east of Campbell Santa Clara Co., Cal.  
 House and Barn No. 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? none By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?.....  
Ten acres, worth \$ 3000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Into Terra-cotta.
- If the stove pipes pass through wooden partitions of floor, how are they secured?.....
- How near to wood? one inch
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Ceiled, lined and papered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 530.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4th day of January, 1911.

Policy Fee, \$ 250  
 Mill " 2.70  
 Total, \$ 520

Rebate - 90  
pd May 11, 1912.  
Paid by assured Jan. 23, 1911.

Chas Pfeffer. APPLICANT.



No. 1343

# APPLICATION

OF

*John A. Thahmald*  
*202 Yates*  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1200.00

Expires 7th day of January 1911.

Policy Fee, - - - - \$ 2.50

Mill Fee, - - - - \$ 12.00

Total amount paid, - - - \$ 14.50

*Frank W. Baker*  
Agent.

Approved Jan. 11, 1911

*E. O. Smith*  
President

*Ella O. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

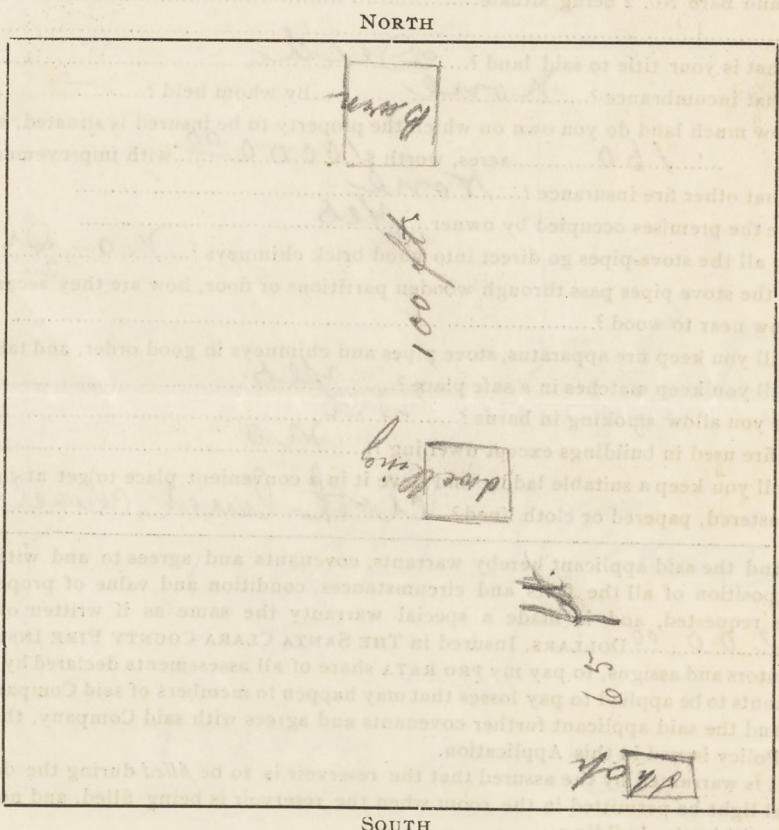
*Recd. in Office at 11:30 a. m. Jan'y 7, 1911.*

*Mailed Jan. 18, 1911.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

T.S.E.M.





15 ✓

1343

Date 500 @ 1.00 = 1000  
700 " 1.00 1400  
2400

# APPLICATION

Of John Strahwald - Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Twelve Hundred DOLLARS, for the term  
of 5 years, from the 7th day of January, 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>26</u> x <u>18</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>750.00</u>	<u>500.00</u>	
On wing ..... stories <u>2 1/2</u> x <u>12</u> feet, built <u>1908</u> , now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On <u>Carpenter Shop - one room for sleeping</u>	<u>150.00</u>	<u>100.00</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>Notified</u>			
On Windmill and Tank			
On Barn No. 1 <u>about 24 ft x 50 ft - good repair</u>	<u>900.00</u>	<u>600.00</u>	
On Barn No. 2			
On ..... Tons of Hay			
On			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$ ....., Pump House, \$ .....			
On			
On			
On			
On			
Total amount	<u>1800</u>	<u>1200</u>	

House and Barn No. 1 being situate on Reservoir Road about Six  
miles north of Los Gatos  
House and Barn No. 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? —
3. How much land do you own on which the property to be insured is situated, and what is its value?  
160 acres, worth 18000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? no - stove pipes pass thro roof
7. If the stove pipes pass through wooden partitions or floor, how are they secured? This collar
8. How near to wood? Blows in from street
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? cloth lined, closely latched and papered -  
curled above

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 200.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this ..... day of ..... 190...

Policy Fee, \$ 2.50  
Mill " 2.00  
Total, \$ 4.50

John Strahwald APPLICANT.

Paid by assured - Jan. 3, 1910.



No. 1344

# APPLICATION

OF

W. H. Reid

San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 688.00

Expires 7th day of January, 1906.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 5.50

Total amount paid, - - - \$ 8.00

Receival of # 423  
No Agent.

Approved E. V. Pettit, 1906  
Pres.

Jan. 18th 1911  
President

Alta A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

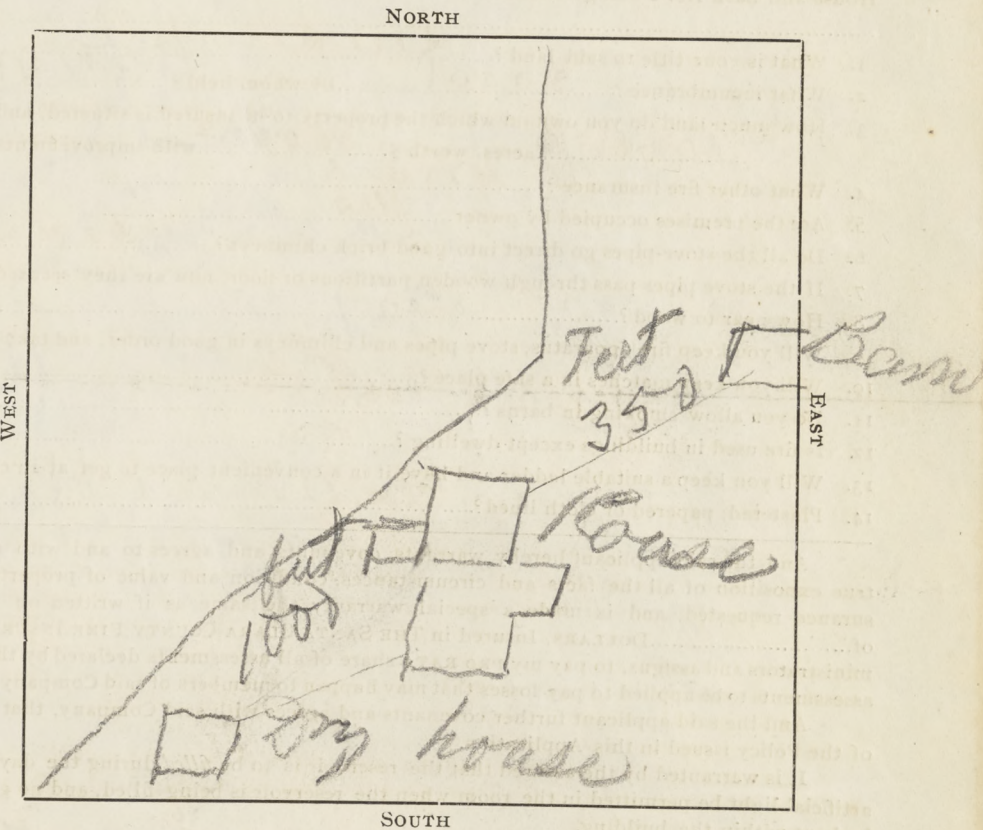
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office - Jan 7, 1910.

Delivered Jan. 18, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





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1344

Date: 344 @ .60 = 412  
344 " 1.00 = 688  
1100

# APPLICATION

Of H. H. Reid Meridian Road San Jose,  
Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Six Hundred and Eighty-eight DOLLARS, for the term  
of five years, from the 7th day of January 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>18</u> x <u>14</u> feet, built <u>1885</u> , now in <u>fair</u> repair, <u>Shingle</u> roof	<u>300</u>	<u>200</u>	
On wing <u>1</u> stories <u>12</u> x <u>20</u> feet, built <u>1890</u> , now in <u>"</u> repair, <u>"</u> roof			
On house No. 2 <u>"</u> stories <u>"</u> x <u>"</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>357</u>	<u>117</u>	
On <u>Bicycle - 2 Guns - Violin - Sewing machine</u>	<u>40</u>	<u>27</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1 <u>16 ft x 18 ft - 16 ft Posts, out shed 12 x 36 ft</u>	<u>150</u>	<u>100</u>	
On Barn No. 2 <u>26 x 26 ft - 8 ft " " Stake roof</u>	<u>100</u>	<u>66</u>	
On <u>3</u> Tons of Hay	<u>24</u>	<u>16</u>	<u>16</u> <u>16</u>
On			
On <u>Horses</u>			
On <u>One Horse Wagon</u> <u>Trucks</u>	<u>7.50</u>	<u>33</u>	
On <u>Horse Spring Wagon</u>			
On <u>One Horse Buggy</u> <u>and One Horse Duggy</u>	<u>50</u>	<u>33</u>	
On <u>Horse Phaeton</u>			
On			
On Harness and Robes	<u>10</u>	<u>6</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., Pump House, \$.....			
On			
On <u>800 Fruit Trays</u> <u>while in Barn #2</u>	<u>125</u>	<u>80</u>	
On <u>150</u> " <u>Boxes</u> " " " "	<u>20</u>	<u>10</u>	
On			
Total amount	<u>1220</u>	<u>688</u>	

House and Barn No. 1 being situate 50 rods East of Meridian Road, in  
Willows Near San Jose, Santa Clara Co., Cal.  
House and Barn No. 2 being situate

1. What is your title to said land? fee simple
2. What incumbrance? 3000 By whom held? F. H. Wilson Am. Prusich
3. How much land do you own on which the property to be insured is situated, and what is its value? 1.0 and 69/100 acres, worth \$8000.00 with improvements. 200 payable  
Dec 31, 1914
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Terra-cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Well secured - Brackets
8. How near to wood? 2 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Boards and cloth lined

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7th day of January 1911.

Policy Fee, \$ 2.50  
Mill " \$ 5.30  
Total, \$ 8.00

H. H. Reid APPLICANT.

Paid by Check Jan. 18, 1911.



No. 1345

# APPLICATION

OF

Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 1500.00

Expires 12th day of January 1906.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 15.00

Total amount paid, - - - \$ 17.50.

*L. Cunningham*  
Agent.

Approved Jan. 18, 1901,

*E. J. Dettit*  
President.

*Ellie O. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

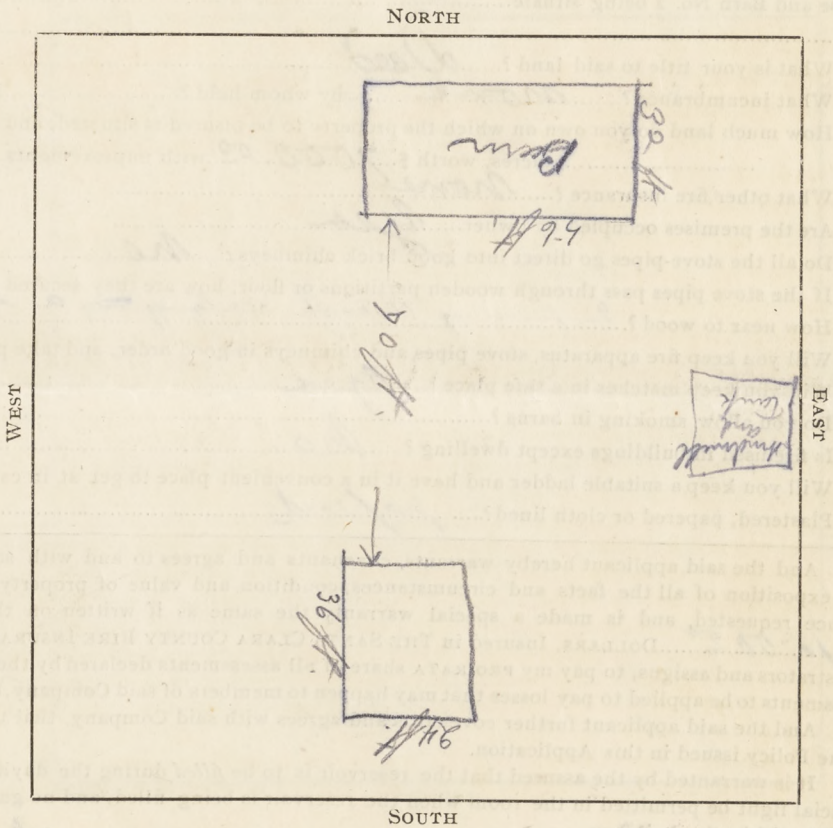
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Rec'd in Office at 4:45 P.M. - Jan. 5, 1901.

mailed Jan. 18, 1901.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





77  
77

1345

Rate: 1500 @ 1.00 = 3,000

# APPLICATION

Of John Munson, Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Fifteen Hundred DOLLARS, for the term  
 of 5 years, from the 12th day of January 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories, <u>24x36</u> feet, built <u>1909</u> , now in <u>good</u> repair, <u>thingle</u> roof }	<u>1500.</u>	<u>1000.</u>	<u>120</u>
On wing ..... stories ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>750.</u>	<u>500.</u>	<u>100</u>
On .....			
On Piano.....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>2250.</u>	<u>1500.</u>	

*Notified  
 Expired - Jan. 12, 1916.  
 Renewed - #2852.*

House and Barn No. 1 being situate about 1 1/2 miles East of Morgan Hill on Diana

House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value? 15 acres  
 ..... acres, worth \$ 2000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? no
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood? In passing through ceiling a large tin collar is provided back
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? Yes
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 1500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5th day of January 1911.

Policy Fee, \$ 2.50  
 Mill " 15.00  
 Total, \$ 17.50

John Munson APPLICANT.

4500.  
 3000.  
 1500. Paid by check Jan. 14, 1911.



No. 346.

# APPLICATION

OF

Mrs. A. A. Smith,  
Campbell, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 310.10  
Expires 24 day of Jan'y 1911.  
Policy Fee, \$ 2.50  
Mill Fee, \$ .90  
Total amount paid, \$ 3.40

J. M. Richards,  
Agent.

Approved Jan 18, 1911

E. A. Taylor,  
President.

E. A. Taylor,  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

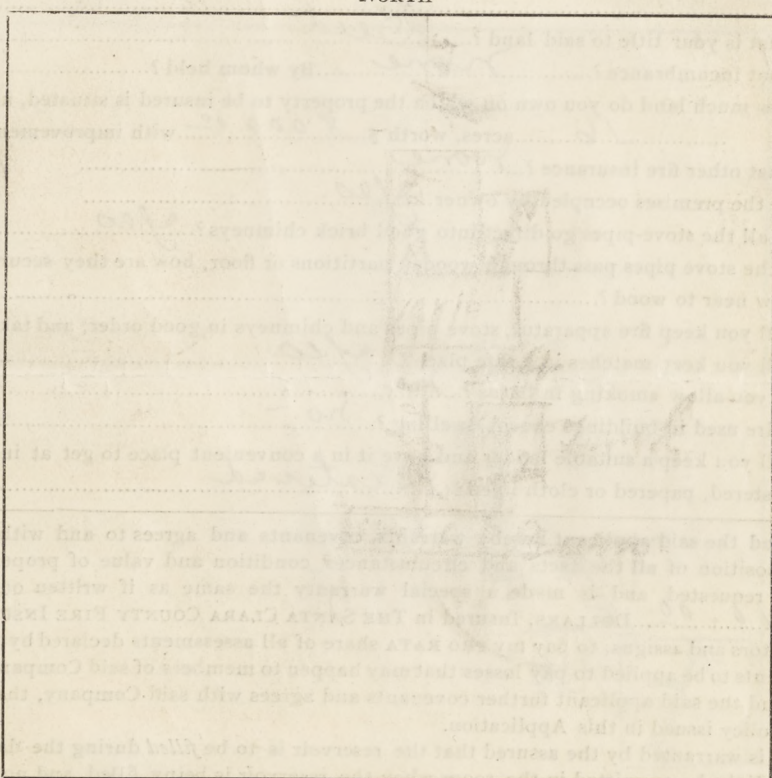
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Rec'd - 11:20 a.m. Jan. 12, 1910.  
mailed - Jan. 18, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST



APPLICATION

Of Mrs. L. K. Keith of Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Three Hundred and Ten DOLLARS, for the term  
of Three years, from the 1st day of January 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On .....			
On Piano.....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>one, a map of which</u>			
On Windmill and Tank <u>is drawn on the back of</u>			
On Barn No. 1..... <u>Application No. 948.</u>			
On Barn No. 2.....			
On.....Tons of Hay.....			
On .....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On <u>Dwelling No. 1 insured under #948.</u>			
On .....			
On .....			
Total amount.....	475 <sup>00</sup>	310 <sup>00</sup>	

House and Barn No. 1 being situate on Santa Clara and Los Gallos Road.

House and Barn No. 2 being situate .....

1. What is your title to said land? Deed

2. What incumbrance? none By whom held? .....

3. How much land do you own on which the property to be insured is situated, and what is its value? .....

16 acres, worth \$ 8000.00 with improvements.

4. What other fire insurance? none

5. Are the premises occupied by owner? Yes

6. Do all the stove-pipes go direct into good brick chimneys? Yes

7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....

8. How near to wood? .....

9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes

10. Will you keep matches in a safe place? Yes

11. Do you allow smoking in barns? no

12. Is fire used in buildings except dwelling? no

13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes

14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 310.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this.....day of.....190...

Policy Fee, \$ 2.50  
Mill " 90  
Total, \$ 3.40

Mrs. L. K. Keith, APPLICANT.

Paid by Mr. Keith. Jan. 12, 1911.



No. 1347

# APPLICATION

OF

*E. D. Morrison*

*San Jose*, Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ *3440.00*

Expires *14* day of *January* 19*06*.

Policy Fee, - - - \$ *2.50*

Mill Fee, - - - \$ *28.00*

Total amount paid, - - - \$ *30.50*

*Renewed at # 415.*  
No Agent.

Approved *Jan. 18.* 19*01*  
*E. J. Pettit*

President.

*Ella O. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling; or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

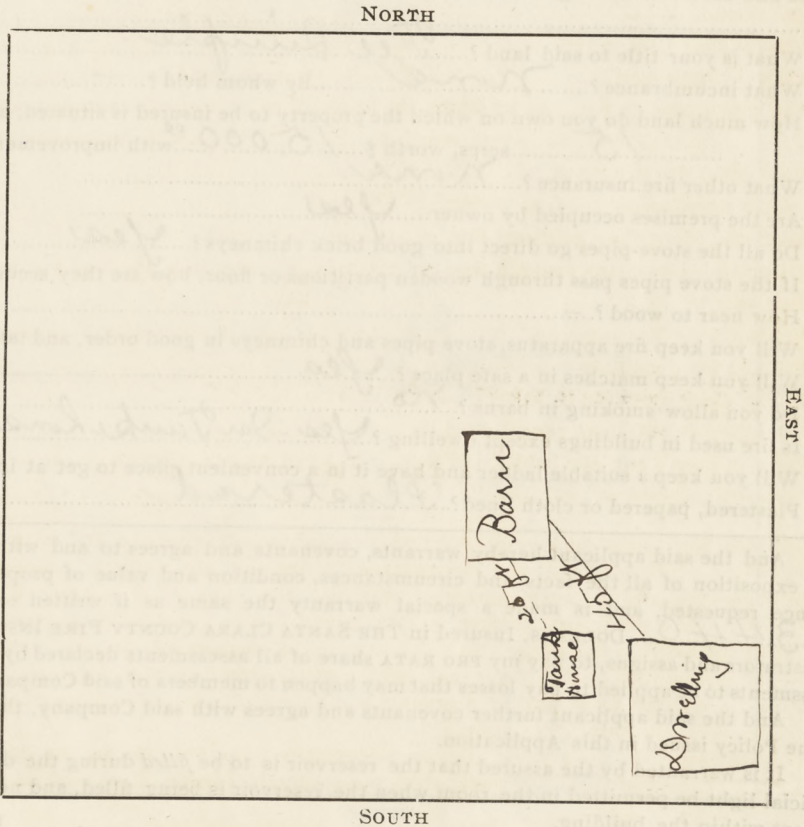
*Written in office at 11:10 a.m. Jan. 11, 1911.*

*Mailed Jan. 18, 1911.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

LS&M





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✓

1347 Rate: 3000 @ .75 = 4500  
440 " 1.25 = 1100  
5600

# APPLICATION

Of C. S. Morrow, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Thirty-four Hundred and Forty DOLLARS, for the term  
of five years, from the 14th day of January 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>38</u> x <u>38</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>3200</u>	<u>2100</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>750</u>	<u>500</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tankhouse</u>	<u>600</u>	<u>400</u>	
On Barn No. 1 <u>24 ft x 30 ft - 2 Sides, each 16 ft x 16 ft</u>	<u>500</u>	<u>330</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....	<u>Canceled at request of assured - Property sold - June 5, 1912.</u>		
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On <u>One</u> Horse Buggy .....	<u>100</u>	<u>60</u>	
On ..... Horse Phaeton .....			
On <u>One</u> Horse Truck .....	<u>75</u>	<u>50</u>	
On Harness and Robes .....			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>5225</u>	<u>3440</u>	

House and Barn No. 1 being situate North West Corner of Los Gatos and Santa  
Clara and Starcross Creek Road - Santa Clara Co., Cal.  
House and Barn No. 2 being situate .....

1. What is your title to said land? Fee Simple.
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? .....
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? Yes - In Tank House occasionally for laundry.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 3440 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.  
IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11th day of January 1911.

Policy Fee, \$ 2.50  
Mill " 28.00  
Total, \$ 30.50  
Debate - 16.80  
Pd. June 5, 1912.  
C. S. Morrow APPLICANT.

Paid by Check - Jan. 11, 1911



No. 1348.

## APPLICATION

OF

Antonio Facetime Pereira  
555 McLaughlin Ave.  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$2830.00

Expires 16 day of January 1911.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$9.10

Total amount paid, - - \$11.60

Renewal of #422.  
No Agent.

Approved Jan. 18, 1911.

B. J. Pettit  
President.

Ella A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

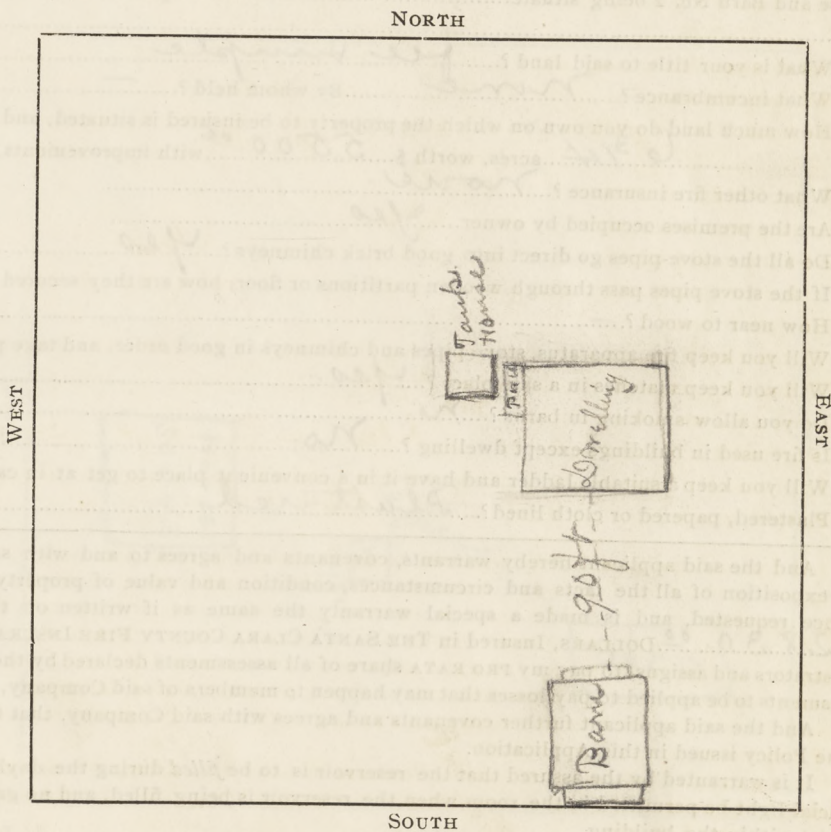
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office at 1:45 P.M. Jan. 12, 1911.

Mailed Jan 18, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





42  
✓

1348.

Rate:  $2630 @ .50 = 2630$   
 $200 " 1.00 = 400$   
3030

# APPLICATION

Rebate - 1/4 - 3.00  
Pd. Dec 6, 1912

Of, Antonio Faustino Pereira, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Twenty-eight Hundred and Thirty DOLLARS, for the term  
of Three years, from the 16th day of January 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>51</u> x <u>26</u> feet, built <u>1800</u> , now in <u>good</u> repair <u>Shingle</u> roof }	<u>3500</u>	<u>2300</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On.....			
On house No. 2..... stories..... x ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank <u>and Tank house 2 story - 20 x 20 ft</u>	<u>500</u>	<u>330</u>	
On Barn No. 1 <u>18 ft x 24 ft 2 story - 2 B. beds attached</u>	<u>300</u>	<u>200</u>	
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>4300</u>	<u>2830</u>	

*Succeeded at request of assured  
Property Sold - Dec 6, 1912.*

House and Barn No. 1 being situate 555 McLaughlin Avenue near San Jose  
Santa Clara County California  
House and Barn No. 2 being situate.....

1. What is your title to said land? fee simple
2. What incumbrance? none By whom held? -
3. How much land do you own on which the property to be insured is situated, and what is its value? 6 3/4 acres, worth \$ 5500.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2830.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12th day of January 1911.

Policy Fee, \$ 2.50  
Mill " \$ 1.10  
Total, \$ 3.60

Antonio Faustino Pereira APPLICANT.

*Paid by assured - Jan. 12, 1911.*



No. 349.

# APPLICATION

OF

A. N. Zant

Post Office,  
Santa Clara County, Cal.

Sanford

Amount Insured, = \$ 1315.00

Expires 21 day of January 1904.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$5.20

Total amount paid, - - \$17.70

J. B. Bell  
Agent.

Approved Jan. 25 1901

E. J. Pettit

President.

Ella A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more storepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

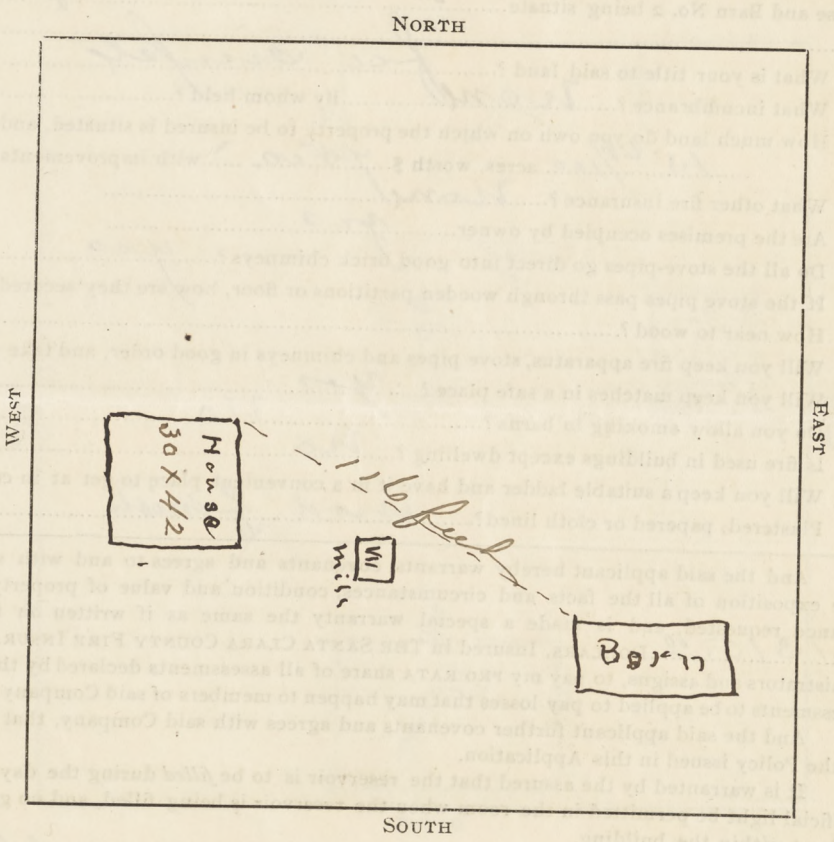
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Rec'd in Office at 9 a. m. Jan 11, 1911.  
mailed - Feb. 1, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of A. N. Lantz Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of thirteen hundred and fifteen DOLLARS, for the term  
 of three years, from the 29th day of January 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>20</u> x <u>42</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>wood</u> roof }	<u>1400</u>	<u>900</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1 <u>16 ft x 45 ft - new</u>	<u>250</u>	<u>165</u>	
On Barn No. 2.....	<u>120</u>	<u>80</u>	
On <u>10</u> Tons of Hay.....	<u>300</u>	<u>200</u>	
On.....			
On <u>2</u> Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. <u>one</u>			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>2070</u>	<u>1315</u>	

House and Barn No. 1 being situate East of San Jose & San Carlos  
road about 50 feet north of Almaden R.R.  
 House and Barn No. 2 being situate.....

- What is your title to said land? fee simple
- What incumbrance? none By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?.....  
15 69/100 acres, worth \$ 4500, with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? hard finish

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 1315 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of January 1911

Policy Fee, \$ 2.50  
 Mill " 3.20  
 Total, \$ 7.70

A. N. Lantz APPLICANT.

Paid by Mr. Bell - Feb. 1. 1911



No. 1357

# APPLICATION

OF

*W. M. Bailey*  
*3720 no. 6.*

*Parloae,* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ *2250.00*

Expires *23* day of *January* 19*12*.

Policy Fee, - - - \$ *2.50*

Mill Fee *Primer* - \$ *2.90*

Total amount paid, - - \$ *540*

*Reverral of #426,*  
*no Agent.*

Approved *Jan. 25,* 19*11*

*E. H. Curtis,*  
President.

*Ella A. Taylor,*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

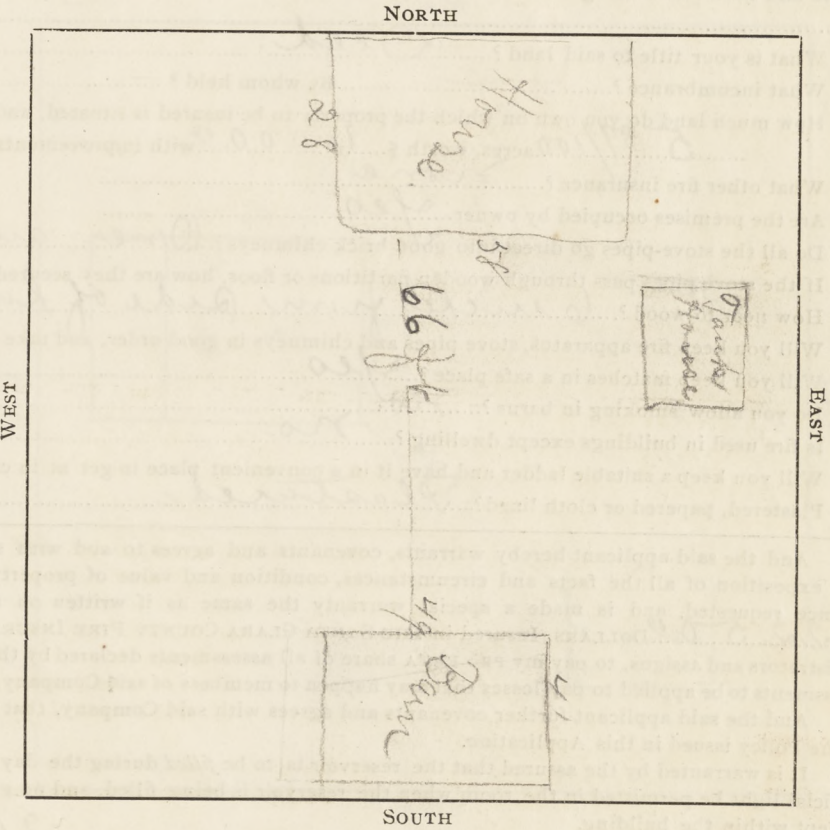
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Written in Office at 11:20 a. m. Jan. 21, 1911.*

*Mailed - Jan. 25, 1911.*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of Charles M. Bailey - San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Twenty-two Hundred and Fifty DOLLARS, for the term  
 of One years, from the 23rd day of January 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>28</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2100</u>	<u>1400</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2, <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>500</u>	<u>334</u>	
On <u>Piano</u>	<u>100</u>	<u>66</u>	
On <u></u>			
On <u></u>			
On <u></u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>14 x 14 ft</u>	<u>300</u>	<u>200</u>	
On Barn No. 1 <u>41 ft x 49 ft</u> <u>Sheds attached</u>	<u>400</u>	<u>250</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	<u>3400</u>	<u>2250</u>	

House and Barn No. 1 being situate on South side of Stevens Creek  
Road 3 1/2 miles from San Jose, Santa Clara Co., Cal  
 House and Barn No. 2 being situate

1. What is your title to said land? Deed.
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
5 89/100 acres, worth \$ 6000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? One and one Terra cotta Bricket the
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Side wall - Chimble well secured
8. How near to wood? 6 inches from side of house
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 2250 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21st day of January 1911.

Policy Fee, \$ 2.50  
 Mill " 2.90  
 Total, \$ 5.40

C. M. Bailey APPLICANT.

Paid by assured Jan. 21, 1911.



No. 1351

# APPLICATION

OF

Amie B. Craft.

Confertine, Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 1,500.00

Expires 24 day of Jan'y 1916

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 11.00

Total amount paid, - - - \$ 13.50

Received of # 128  
No Agent.

Approved Jan. 25 1911

A. B. Craft

President.

Elle O. Craft

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

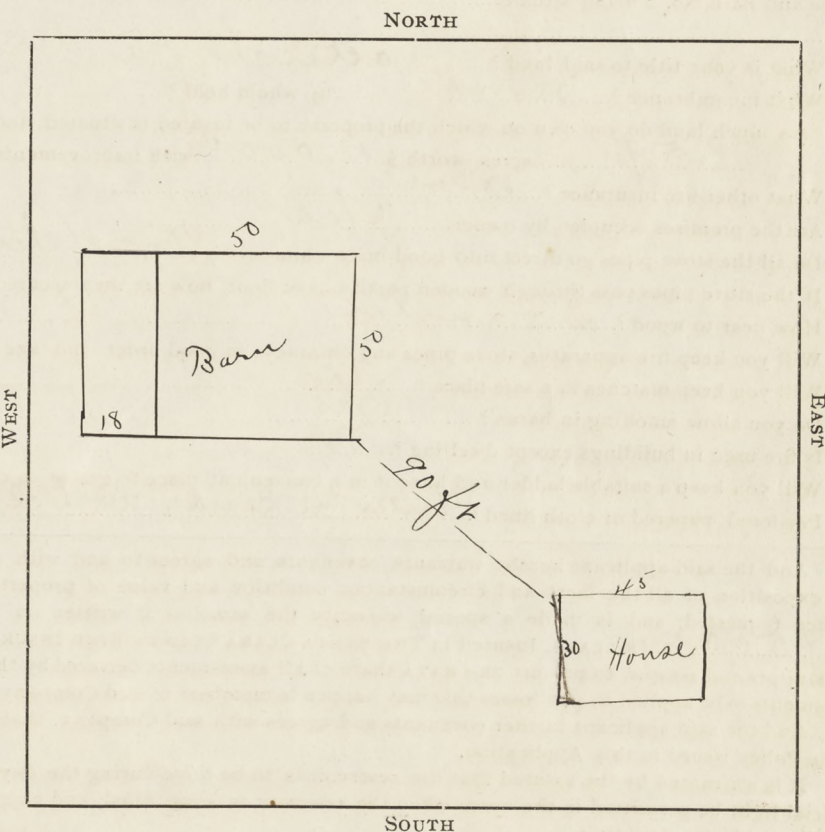
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office - 1:10 P.M. Jan 18, 1911

Mailed Jan. 25, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





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135/

Rate: 1000 @ .60 = 1200  
500 " 1.00 = 1000  
2200

# APPLICATION

of Miss Annie B. Craft, Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum of Two Thousand DOLLARS, for the term  
of five years, from the 24th day of January, 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30</u> x <u>45</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>shingle</u> roof }	<u>1200</u>	<u>800</u>	
On wing ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300</u>	<u>200</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank .....			
On Barn No. 1 ..... <u>50</u> x <u>50</u> ft. <u>12</u> ft. <u>Porto</u> }	<u>750</u>	<u>500</u>	
On Barn No. 2 ..... <u>18</u> x <u>50</u> ft. <u>8</u> ft. <u>Porto</u> }			
On ..... Tons of Hay .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>2250</u>	<u>1500</u>	

House and Barn No. 1 being situate on north side of Pteropus Creek Road  
about seven miles from San Jose, Santa Clara Co., Ca  
House and Barn No. 2 being situate .....

1. What is your title to said land? Practically a deed.
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? .....
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? Two of them - and one Terra cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? 22 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plaster and Board - cloth closely tacked in dining room.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of January, 1911.

Policy Fee, \$ 2.50  
Mill " 4.00  
Total, \$ 13.50

Annie B. Craft APPLICANT.

Paid by assured - Jan. 21, 1911.



No. 1352

# APPLICATION

OF

Geo. J. McKeown

San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1580.00

Expires 27 day of January 1906.

Policy Fee, \$2.50

Premium, \$9.50

Mill Fee, \$12.00

J. M. McKeown

Agent.

Approved "E. J. McKeown" 190

Ella A. Taylor

President.

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

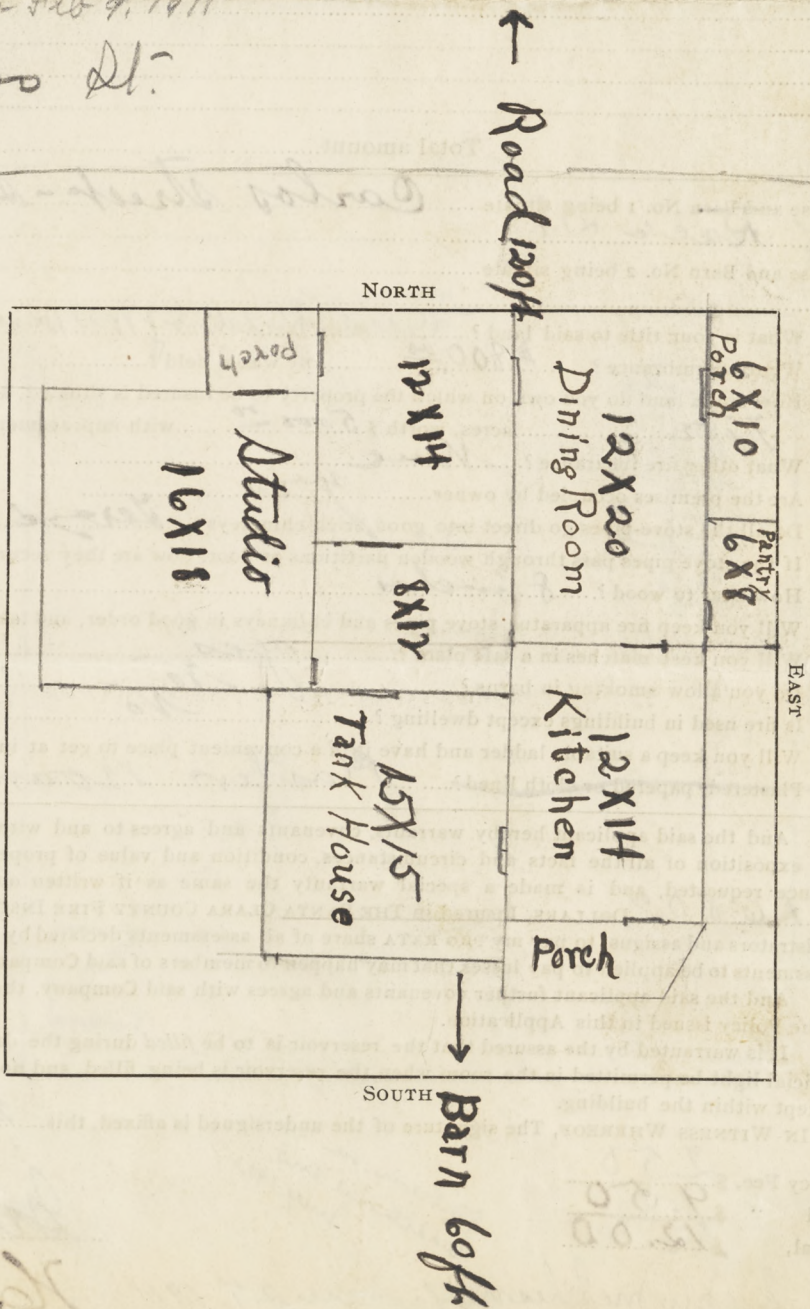
All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 2:30 P.M. Jan. 27, 1911.  
mailed Feb 9, 1911  
Carlo St.



### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1352. Date: 1580 @ .60 = 4896

# Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for insurance on the following described property, the same to be added to and become a part of Policy No. 1352 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 1352.

	Valuation	Am't Insured
On Dwelling—When Built?.....Dimensions.....Condition.....		
On Barn--When Built?.....Dimensions.....Conditions.....		
On <u>Furniture</u>	175 <sup>00</sup>	115 <sup>00</sup>
On .....		
On .....		

Amount Ins., \$ 115.00 Premium, \$ .50 Survey, \$ — Total, \$ .50

Dated this 6<sup>th</sup> day of July 1912 Paid July 11, 1912  
J.M. Richter Agent G.G. McChesney Applicant

On .....	Horse Spring Wagon.....		
On .....	Horse Buggy.....		
On .....	Horse Phaeton.....		
On .....	On Harness and Robes.....		
On .....	All while contained in Barn No.....		
On .....	On Pumping Plant, \$....., Pump House, \$.....		
On .....	On .....		
On .....	On .....		
On .....	On .....		
Total amount.....		252 <sup>5</sup>	1580

House and Barn No. 1 being situate..... Carlos Street - San Jose South end  
of Race St.  
House and Barn No. 2 being situate.....

1. What is your title to said land?..... Deed held by Mr. Kershing until incumbrance is paid.
2. What incumbrance?..... \$800.00 By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
Five..... acres, worth \$ 5000.00 with improvements.
4. What other fire insurance?..... None
5. Are the premises occupied by owner?..... Yes
6. Do all the stove-pipes go direct into good brick chimneys?..... Yes a collar
7. If the stove pipes pass through wooden partitions or floor, how are they secured?..... Sheet of metal
8. How near to wood?..... 8 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?..... Yes
10. Will you keep matches in a safe place?..... Yes
11. Do you allow smoking in barns?..... No
12. Is fire used in buildings except dwelling?..... No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?..... Yes
14. Plastered, papered or cloth lined?..... Plaster Board & papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1680 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of January 1911.

Policy Fee, \$ 2.50  
Mill " 9.50  
Total, 12.00  
50 Prem. on Additional Ins. July 1912.  
G.G. McChesney APPLICANT.  
H.G. Keeling

Paid by Mr. McChesney - Jan. 24, 1911.  
Rebate of 55¢ returned - Feb. 4, 1911.



No. 1353

# APPLICATION

OF

Mrs. H. A. Barnhill  
Box 123, Rural #1

San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 798.00

Expires 30 day of January 1911.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 2.85

Total amount paid, - - - \$ 5.35

A. J. Danner  
Agent.

Approved Feb. 4 1911.

E. J. Pettit  
President.

Ella A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

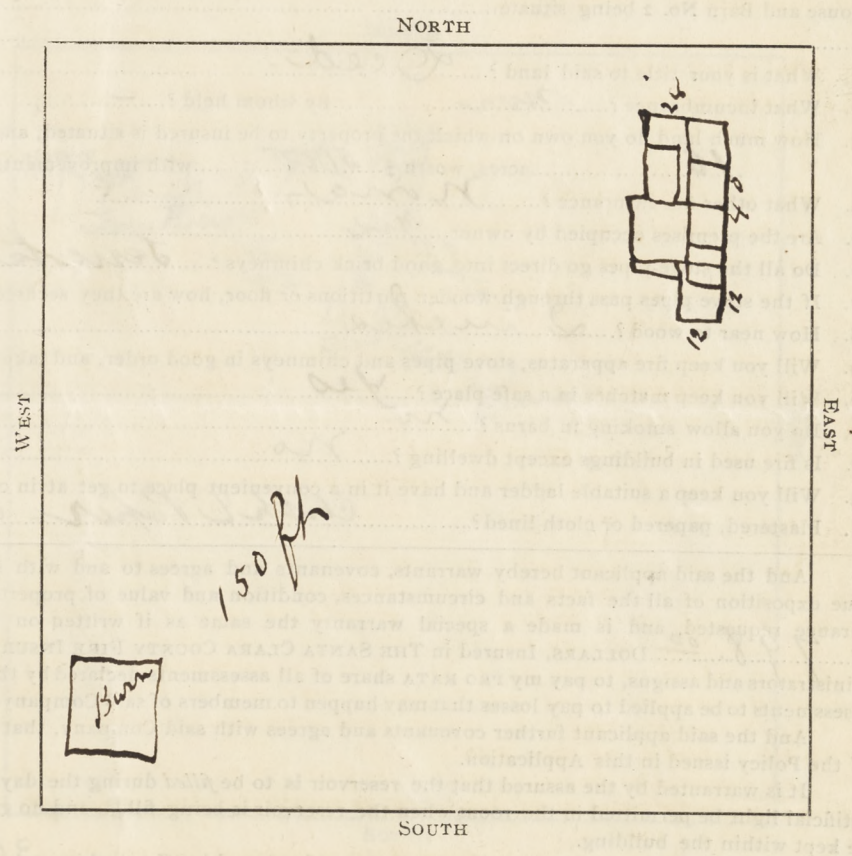
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 11:30 a.m. Jan. 30th. 1911.

Mailed Feb. 4. 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





11

1352. Date: 1580 @ .60 = 1896

# APPLICATION

Of, Geo. G. McChesney San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Sixteen Hundred and Eighty DOLLARS, for the term  
of 5 years, from the 27 day of January 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, ..... stories <u>12</u> x <u>33</u> feet, built <u>1880</u> , now in <u>fair</u> repair <u>shingle</u> roof }	<u>900.00</u>	<u>600</u>	
On wing ..... stories ..... x ..... feet, built <u>1</u> ..... now in ..... repair, ..... roof }			
On <u>Tank house 15 x 15 2 stories built in 1880</u>			
On house No. 2, ..... stories ..... x ..... feet, built <u>1</u> ..... now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>525</u>	<u>350</u>	
On <u>White and decorated China, Kiln and Paints</u>	<u>650</u>	<u>330</u>	
On Piano	<u>450</u>	<u>300</u>	
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>one</u>			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On .....			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>2525</u>	<u>1580</u>	

House and Barn No. 1 being situate Carlos Street - San Jose South End  
of Race St.  
House and Barn No. 2 being situate .....

1. What is your title to said land? Deed held by Mr. Kersling until incumbrance is paid.
2. What incumbrance? \$800.00 By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Five acres, worth \$5000.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes a Cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Sheet of metal
8. How near to wood? 8 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plaster Board & papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1680.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 24 day of January 1911.

Policy Fee, \$ 2.50  
Mill " 9.50  
Total, 12.00  
50 Prem. on  
Additional Paid  
July, 1912.

Paid by Mr. McChesney - Jan. 27, 1911.  
Rebate of 55¢ returned - Feb. 4, 1911.

Geo. G. McChesney APPLICANT.  
H. S. Kersling



No. 1353

# APPLICATION

OF

Mrs. L. A. Hamilton

Box 123,  
Rural #1.

San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 798.00

Expires 30 day of January 1911.

Policy Fee, \$ 2.50

Mill Fee, \$ 2.85

Total amount paid, \$ 5.35

A. J. Durner  
Agent.

Approved Feb 4 1911.

E. J. Pettit

President.

Ella A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

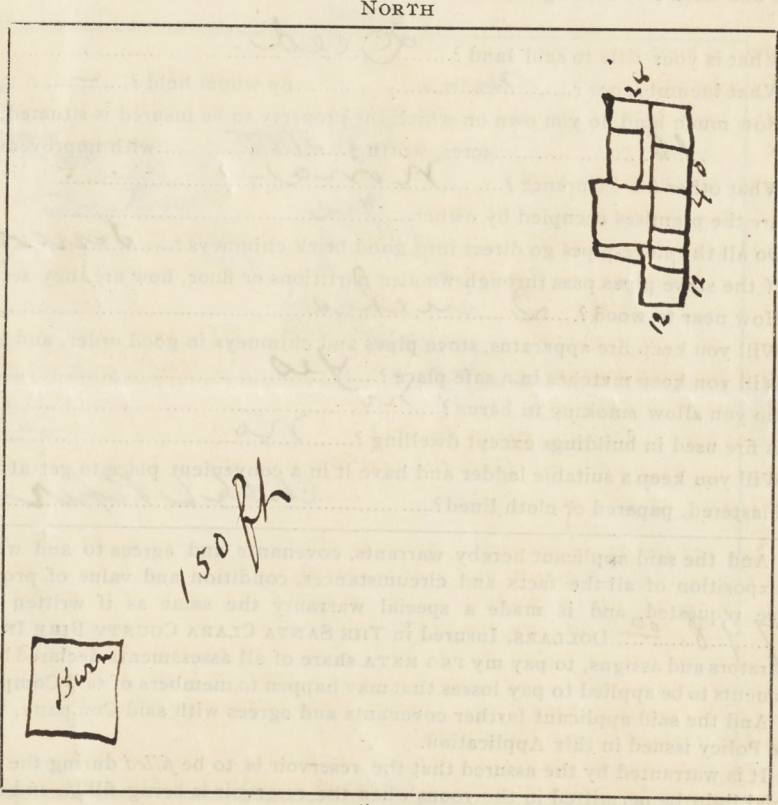
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 11:30 a.m. Jan. 30th, 1911.  
mailed Feb. 4, 1911,

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

TS&W





77 ✓

1353.

Rate: 798 @ .60 = 957

# APPLICATION

Mrs.

Of G. W. Hannibal San Jose Postoffice, Santa Clara County, Calif., to

**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by fire, for the sum Seven Hundred and Ninety-eight DOLLARS, for the term

of 3 years, from the 30th day of January 1911, if approved by the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance

on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>26x40</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1000</u>	<u>665</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>200</u>	<u>133</u>	
On .....			
On Piano.....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>1200</u>	<u>798</u>	

House and Barn No. 1 being situate on North side of Montague Road  
east side of Guadalupe Creek, Santa Clara Co., Cal.  
House and Barn No. 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? —
3. How much land do you own on which the property to be insured is situated, and what is its value? 100  
10 acres, worth \$ 5000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? Tericota
7. If the stove pipes pass through wooden partitions or floor, how are they secured? timber
8. How near to wood? 2 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? cloth & paper closely tacked board ceiling

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 798.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of January 1911.

Policy Fee, \$ 2.50  
Mill " 2.83  
Total, \$ 5.33

Mrs. G. W. Hannibal, APPLICANT.

Paid by assured - Jan. 30, 1911.



No. 1354

# APPLICATION

OF

John Philich  
Superintendent - Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2798.00

Expires 24 day of February 1906.

Policy Fee, - - - \$2.50

Premium Fee, \$27.00

Total amount paid, - \$29.50

W. J. Hayward  
Agent.

Approved J. H. 4" 1901

G. J. Pettit

President.

Ella O. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

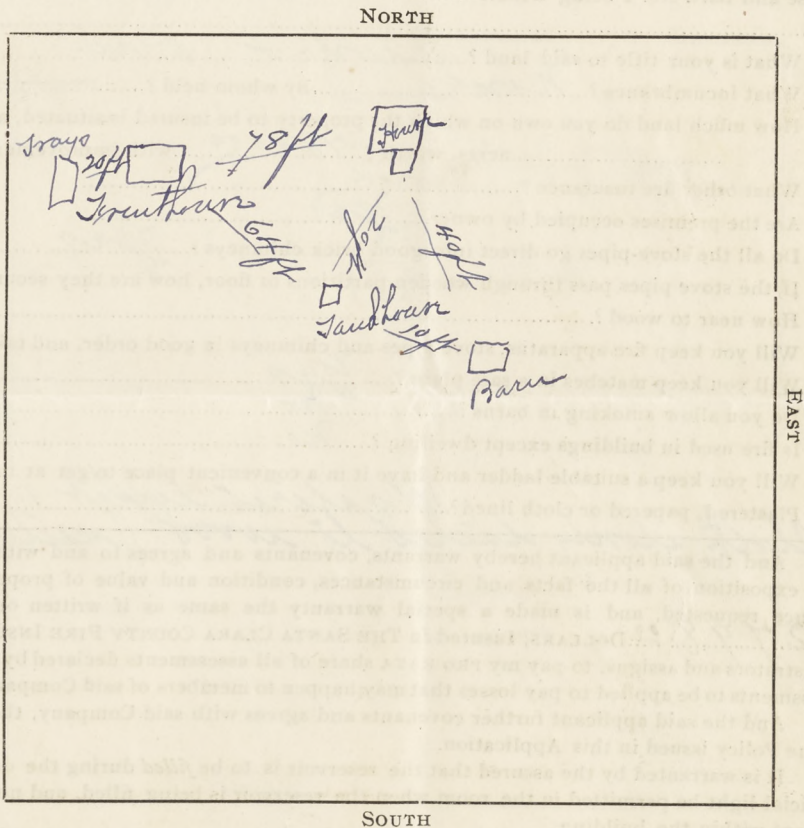
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Filed in Office at 9 A. M. Jan. 31, 1911.  
mailed - Feb. 6, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





87

1354.

Date: \$1266 @ .75 = 1899-24.  
 866 " .125 = 2165-24.  
 666 " 1.00 = 1332  
 5396

## APPLICATION

Of John Swilich - Supertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Twenty-seven Hundred and ninety-eight DOLLARS, for the term  
 of five years, from the 1st day of February, 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. <u>1 1/2</u> stories <u>20 x 28</u> feet, built <u>1892</u> , now in <u>Good</u> repair, <u>Shingle</u> roof	<u>1500.00</u>	<u>1000.00</u>	
On wing <u>2 1/2</u> stories <u>24 x 16</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Paper</u> roof	<u>500.00</u>	<u>333.33</u>	
On <u>Laundry</u> <u>2</u> stories			
On house No. <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>400.00</u>	<u>266.66</u>	
On <u>Grain House</u> <u>20 x 40</u>	<u>500.00</u>	<u>333.33</u>	
On Piano			
On <u>1800 Trays on dry ground</u>	<u>500.00</u>	<u>333.33</u>	
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. <u>1</u> <u>2</u> stories <u>Rustic</u> <u>Shingle</u> Roof	<u>800.00</u>	<u>533.33</u>	
On Barn No. <u>2</u>			
On <u>Tons of Hay</u>			
On			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$....., Pump House, \$.....			
On			
On			
On			
On			
Total amount	<u>4200.00</u>	<u>2798.88</u>	

House and Barn No. 1 being situate near middle 20 acres on land 1 mile west  
Collins Sub on Homestead Rd.  
 House and Barn No. 2 being situate.....

- What is your title to said land? Owner
- What incumbrance? none By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value? 20 acres  
 .....acres, worth \$..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? none
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered except 12 of roof which is cloth & paper  
Cloth clothed to wood partitions.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 2798.88 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26th day of Jan, 1911.

Policy Fee, \$ 2.50  
 Premium, \$ 27.00  
 Total, \$ 29.50

Paid

Paid by check - Feb. 6, 1911.

John Swilich

APPLICANT.



No. 1355

# APPLICATION

OF

A. R. Woodhams

Santa Clara Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 3500.00

Expires 1st day of February 1911.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$20.00

Total amount paid, - - \$22.50

E. J. Pettit

Agent.

Approved Feb. 4, 1911

E. J. Pettit

President.

Ella Q. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

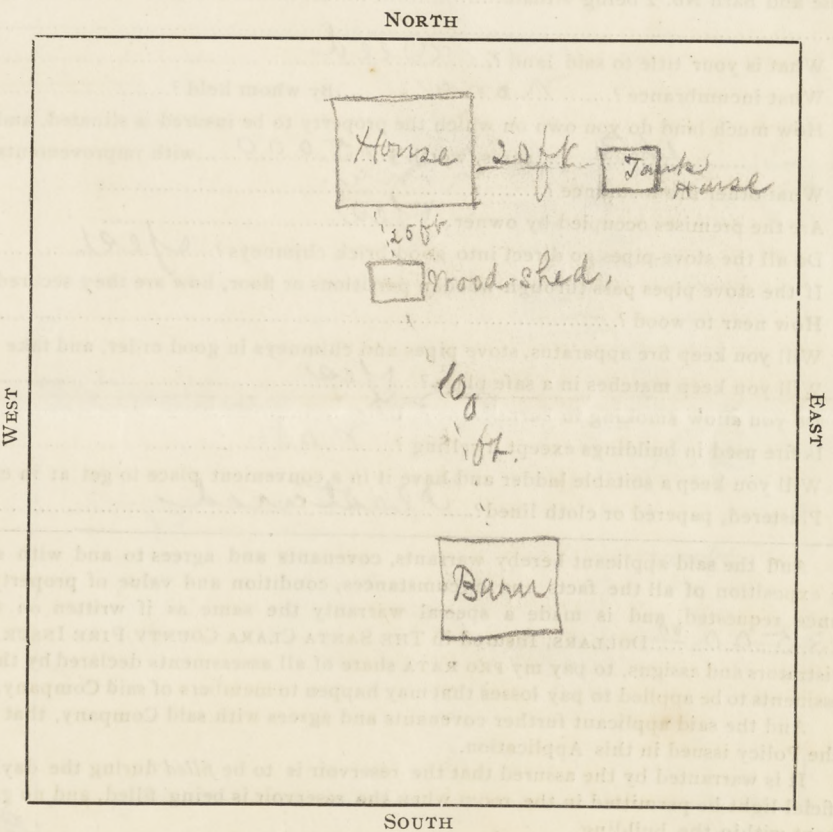
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 2:30 P.M. Feb. 1, 1911.

Policy delivered Feb. 14, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





89

1355

Date: 3000 @ .50 = 3000  
500 " 1.00 = 1000  
4000

# APPLICATION

Of A. R. Woodhams, Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Thirty-five Hundred DOLLARS, for the term  
of five years, from the first day of February 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>36</u> x <u>76</u> feet, built <u>1885</u> , now in <u>good</u> repair, <u>single</u> roof }	<u>37.50</u>	<u>25.00</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions <u>Excluding Pianos</u>	<u>800.</u>	<u>500.</u>	
On .....			
On Piano.....			
On .....			
On .....			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank.....			
On Barn No. 1. <u>Same as former application 36x56 ft - good repair</u>	<u>750</u>	<u>500</u>	
On Barn No. 2.....			
On ..... Tons of Hay <u>no insurance wanted</u>			
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>5300</u>	<u>3500</u>	

House and Barn No. 1 being situate (See application No 990) on Homestead Road  
about 2 1/2 miles from Santa Clara, Santa Clara Co., Cal.  
House and Barn No. 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? None By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?.....  
43 acres, worth \$ 15000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 3500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of February 1911.

Policy Fee, \$ 2.50  
Mill " 20.00  
Total, \$ 22.50

A. R. Woodhams APPLICANT.

Paid by assured - Feb. 14. 1911



No. 1356.

# APPLICATION

OF

*Mr. James C. Gallagher*  
*Santa Clara* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ *2256.00*

Expires *6* day of *February* 19*11*

Policy Fee, - - - \$ *2.50*

Mill Fee, - - - \$ *7.50*

Total amount paid, - - - \$ *10.00*

*Renewal of # 429.*  
*no Agent.*

Approved *Feb. 9.* 19*11*,

*E. J. Dettit,*  
President.

*Ellen A. Taylor,*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

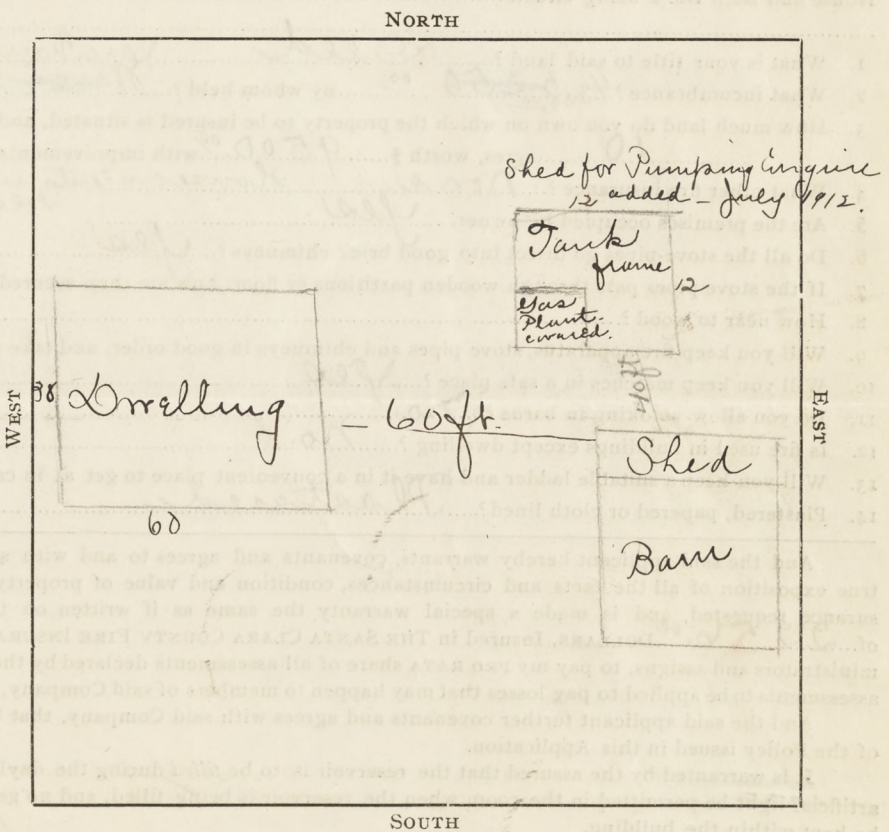
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Written in Office at 11:40 - Feb. 4, 1911.*

*Mailed - Feb. 9, 1911*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





86

1356.

2000 @ 50 = 2000  
256 " 1.00 = 512  
2,512

# APPLICATION

Of Mrs. Jane E. Gallagher, Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Twenty-five Hundred and Fifty-six DOLLARS, for the term  
of three years, from the sixth day of February, 1912, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

Small gasoline Pumping Engine  
installed in Tank House. Reported June 24, 1912  
Was new and added to Tank House

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>60</u> x <u>38</u> feet, built <u>1899</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... feet, built 1..... now in..... repair,..... roof }			
On.....			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>1</u> .....			
On Windmill and Tank and Tank <u>House</u> <u>Individual Gas Plant inside</u> <u>Shed added</u> (1912)	<u>285</u>	<u>190</u>	
On Barn No. 1..... <u>12 ft x 28 ft - with Shed</u>	<u>100</u>	<u>66</u>	
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>3385</u>	<u>2256</u>	

Expired - Feb. 6, 1914.  
Renewed under # 2198.

House and Barn No. 1 being situate on Santa Clara and Los Gatos Road,  
near Stevens Creek Road, Santa Clara Co., Cal.

## Application for Additional Insurance

Rate:  $\frac{666}{278} @ \frac{10}{100} = .66$   
 $\frac{98}{20} @ \frac{20}{100} = .55$   
 $\frac{1.20}{1.20}$

Jan 20, 1913  
Policy assigned

I hereby make application to the **Santa Clara County Fire Insurance Company** for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 1356, which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 1356.

	Valuation	Am't Insured	% of valuation
On Dwelling—When Built? <u>1912</u> Dimensions..... Condition <u>good</u>	<u>1000</u>	<u>666</u>	
On Barn--When Built?..... Dimensions..... Conditions.....			
On Gasoline Pumping Engine (Tank House)	<u>140</u>	<u>93</u>	
On Horse.....	<u>140</u>	<u>93</u>	
On Wagon.....	<u>85</u>	<u>56</u>	
On <u>Improvements</u> ..... (All in Barn No. 1)	<u>50</u>	<u>33</u>	
	<u>1415</u>	<u>941</u>	

Amount Ins., \$ 941.00 Premium, \$ 2.00 Survey, \$ 1.00 Total, \$ 1141.00  
Dated this Fifth day of July, 1912. Paid July 11, 1912  
W. J. Brown Agent Mrs. Jane E. Gallagher Applicant

Paid by assured. Feb. 4, 1911.



No. 1357

# APPLICATION

OF

J. M. McCall

David Ogden

Santa Clara County

Amount Insured, = \$

Expires 9 day of Feb

Policy Fee, - - -

Mill Fee, - - -

Total amount paid, - - -

J. H. Lear

Approved, J. H. Lear

E. J. Bell

Ellen D. Co

Press of Brower Printing Co., St

Permission for these improvements granted

Santa Clara, Oct 14, 1911.

Santa Clara Co. Fire Ins. Co.

San Jose, Calif.

Miss Taylor, Sec.

We are about to make following improvements on our property, Policy Number 1356. Shed attached to tank house, 14 ft by 8 ft. approximate cost \$12. Chicken house approximate cost \$75. located 150 ft. from tank house. Four rooms finished off in attic of dwelling approximate cost \$200. Electric Lights and motor for pump installed, approximate cost \$100. This necessitates the removal of and disposal of our gas lighting system. The present house fixtures will remain and be remodeled for electricians. Neglected to say, walls of new rooms to be covered with beaver board or something non-inflammable. We have Mr. Nelson's authority for doing this. Kindly advise if any change is necessary in our policy.

Santa Clara & }  
Los Gatos Road }

Very truly

R. F. D. Box 9. Santa Clara, Calif. Helen H. Gallagher

SOUTH



86

1356

2000 @ 50 = 2000  
256 " 100 = 512  
2,512

# APPLICATION

Of Mrs. Jane E. Gallagher - Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Twenty-five Hundred and Fifty-six DOLLARS, for the term  
of three years, from the sixth day of February 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

Small gasoline Pumping Engine  
installed in Tank House. Reported June 2 1912  
was new and added to Tank House.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>60</u> x <u>38</u> feet, built <u>1899</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... feet, built <u>1</u> , now in ..... repair, ..... roof			
On ..... stories ..... feet, built <u>1</u> , now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... feet, built <u>1</u> , now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>1</u> <u>House - covered by shed added (1912)</u>			
On Windmill and Tank and Tank <u>House - covered by shed added (1912)</u>	<u>285</u>	<u>190</u>	
On Barn No. 1, <u>12</u> ft x <u>28</u> ft - <u>with shed</u>	<u>100</u>	<u>66</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$....., Pump House, \$.....			
On			
On			
On			
On			
Total amount	<u>3385</u>	<u>2256</u>	

Expired - Feb. 6, 1914.  
Renewed under # 2198

House and Barn No. 1 being situate on Santa Clara and Los Gatos Road,  
near Stevens Creek Road, Santa Clara Co., Cal.  
House and Barn No. 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? 45.5250 By whom held? Mrs. Fannie M. Hays - Loss payable to Jan 20, 1913, Policy assigned
3. How much land do you own on which the property to be insured is situated, and what is its value? 10 acres, worth \$ 9500.00 with improvements.
4. What other fire insurance? None House contents insured in this Co. under Policy # 1235.
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Yes
8. How near to wood? Yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Plastered
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2256.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4th day of February 1911.

Policy Fee, \$ 2.50  
Mill " \$ 7.33  
Total, \$ 10.03

Mrs. Jane E. Gallagher APPLICANT.

Paid by assured. Feb. 4, 1911.



No. 1357

# APPLICA

OR

H. M. McLe

David O. O'G

Santa Clara County

Amount Insured, = \$

Expires 9 day of Feb

Policy Fee, - - -

Mill Fee, - - -

Total amount paid, - - -

J. H. Carr

Approved, J. H. Carr

E. J. O'G

Ella O. O'G

Press of Brower Printing Co., S

Permission for these improvements granted

Santa Clara, Oct 14, 1911.  
Santa Clara Co. Fire Ins. Co.

San Jose, Calif.  
Miss Taylor, Sec.

We are about to make following improvements on our property, Policy Number 1356. Shed attached to tank house, 14 ft by 8 ft. approximate cost \$12. Chicken house approximate cost \$75. located 150 ft. from tank house. Four rooms finished off in attic of dwelling approximate cost \$200. Electric Lights and motor for pump installed, approximate cost \$100. This necessitates the removal of and disposal of our gas lighting system. The present house fixtures will remain and be remodeled for electrolins. Neglected to say, walls of new rooms to be covered with beaver board or some thing non-inflammable. We have Mr. Nelson's authority for doing this. Kindly advise if any change is necessary in our policy.

Santa Clara & }  
Los Gatos Road }

Very truly  
R. F. D. Box 9. Santa Clara, Calif. Helen H. Gallagher

SOUTH



1356.

2000 @ 50 = 2000  
256 " 100 = 512  
2,512

# APPLICATION

Of Mrs. Jane E. Gallagher - Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum of Twenty Five Hundred and Fifty-six DOLLARS, for the term  
of three years, from the sixth day of February 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

Small gasoline Pumping Engine

inc 2 4, 1912  
Encl.

6.1913  
assigned

A  
Dated this Fifth day of July 1912. Paid July 11, 1912  
W. J. Brown Agent Mrs. Jane E. Gallagher Applicant

Paid by assured. Feb. 4, 1911.



No. 1357.

# APPLICATION

OF

*W. M. McQuarby*  
*David Ogden* R.O. #16,  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 16 50 <sup>00</sup>/<sub>100</sub>

Expires 9 day of February 1916.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 13.85

Total amount paid, - - - \$ 16.35.

*J. A. Leal*  
Agent.

Approved *W. McQuarby* February 11, 1916

*W. J. Pettit*  
President.

*Ellen O. Ogden*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

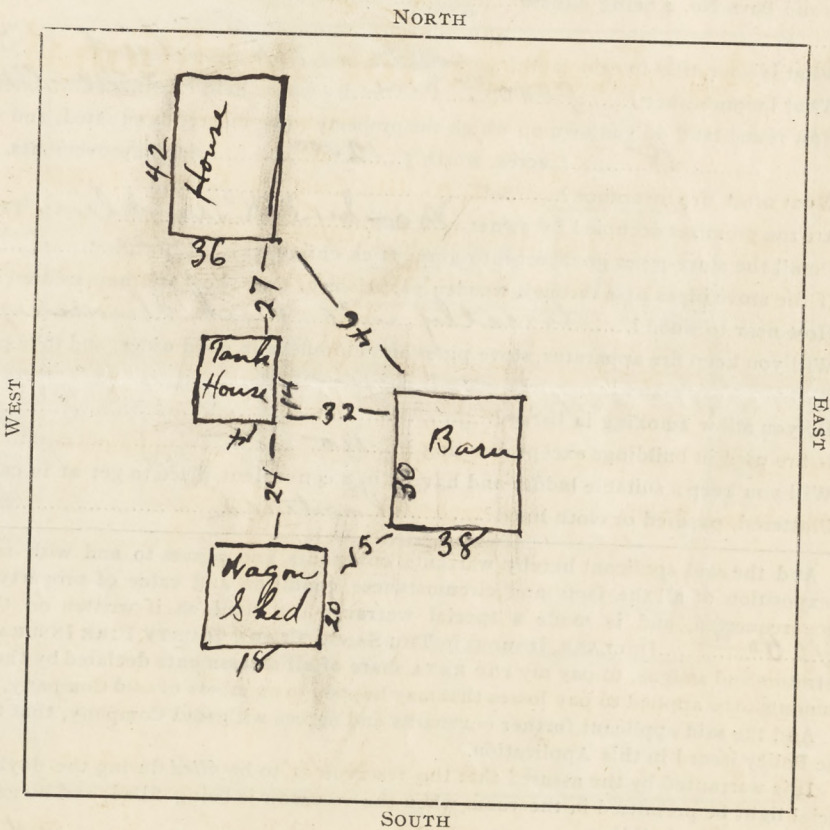
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Decid in Office at 9.00 a.m. Nov. 2, 1910.*

*mailed Feb. 15, 1911.*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





89

1357

 Rate:  $\frac{1350}{300} \times .15 = 2.02$   
 $\frac{300}{300} \times .25 = .75$   
 2.77

## APPLICATION

Of F. M. McCurdy - Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum 1650<sup>00</sup> DOLLARS, for the term  
 of 5 years, from the 9th day of February 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>42</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>shingle</u> roof }	<u>1800<sup>00</sup></u>	<u>1200<sup>00</sup></u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On.....			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank <u>Frame enclosed finished inside, two rooms</u>	<u>225<sup>00</sup></u>	<u>150<sup>00</sup></u>	
On Barn No. 1 <u>built 1895 &amp; 1905 painted not condition</u>	<u>750<sup>00</sup></u>	<u>300<sup>00</sup></u>	
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>2475<sup>00</sup></u>	<u>1650<sup>00</sup></u>	

House and Barn No. 1 being situated on Rucker Ave. near Monterey road, Rucker  
School district, Gilroy Township  
 House and Barn No. 2 being situated.....

- What is your title to said land? contract for deed 20 year
- What incumbrance? 7000<sup>00</sup> @ time By whom held? F. M. McCurdy
- How much land do you own on which the property to be insured is situated, and what is its value? 400<sup>00</sup> @ price Orchard  
18 acres, worth \$ 12000 with improvements.
- What other fire insurance? no
- Are the premises occupied by owner? no by D. H. Franklin, who has contract to purchase place
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood? directly into brick chimneys
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1650<sup>00</sup> DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1st day of Nov 1911.

Policy Fee, \$ 2.50  
 Mill " 13.85  
 Total, \$ 16.35

F. M. McCurdy APPLICANT.

Paid by D. H. Franklin Feb. 15, 1911.

F. M. McCurdy



No. 1358

# APPLICATION

OF

Currie & Van Creadell

Date 11-30-34

Superintendent Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 10000.00

Expires 11 day of February 1904.

Policy Fee, \$ 2.50

Mill Fee, \$ 5.76

Total amount paid, \$ 8.26

J. B. Wickendanger  
Agent

Approved March 11, 1904

E. J. Stettin  
President

Ella D. Taylor  
Secretary

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

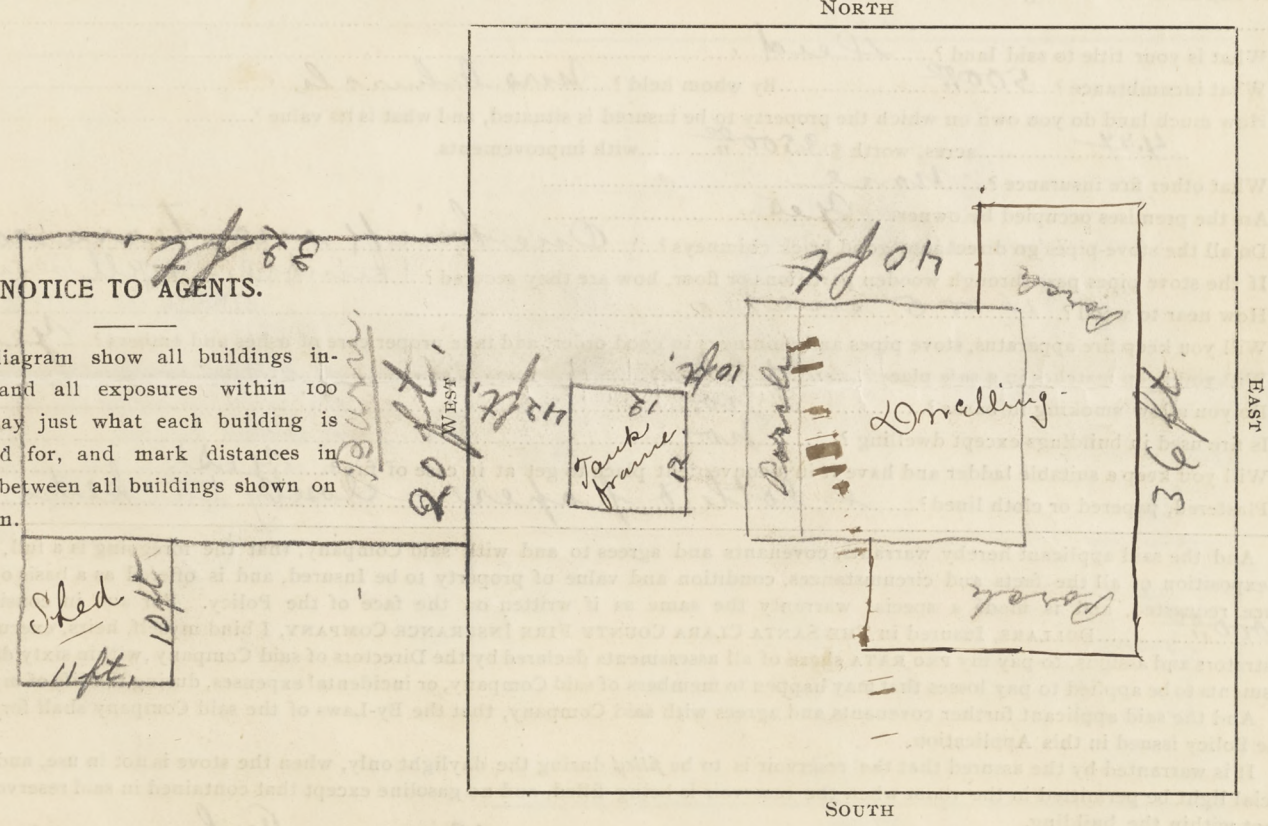
Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid in Office at 4 P.M. Feb 10, 1911.

Policy delivered - Feb. 14, 1911.





890

1358

Date: 750 @ .17<sup>4</sup> = 1275  
250 @ .25 = 625  
1900

# APPLICATION

Of Mrs. Annie S. Van Arsdell, Cupertino Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of One thousand DOLLARS, for the term  
of three years, from the 11th day of February, 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>40</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>900</u>	<u>600</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>150</u>	<u>100</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. 1.....			
On Windmill and Tank <u>13</u> x <u>12</u> by <u>18</u> ft. high	<u>75</u>	<u>50</u>	
On Barn No. 1 <u>20</u> x <u>32</u> and shed <u>10</u> x <u>11</u> ft.	<u>270</u>	<u>180</u>	
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On <u>1</u> Horse Buggy.....	<u>75</u>	<u>50</u>	
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....	<u>30</u>	<u>20</u>	
All while contained in Barn No. 1.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>\$1500</u>	<u>1000</u>	

House and Barn No. 1 being situate On Saratoga Ave. between H. Rosemer  
one half mile South of Meridian Corner - Santa Clara Co. Ca  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed.
2. What incumbrance? 500.00 By whom held? Mrs. Churchill
3. How much land do you own on which the property to be insured is situated, and what is its value?  
4.84 acres, worth \$3500.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? One brick one terra cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Thimble - well secured
8. How near to wood? 4 or 5 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth & paper - closely tacked

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of Feb, 1911

Policy Fee, \$ 2.50  
Mill " \$ 5.70  
Total, \$ 8.20

Annie S. Van Arsdell APPLICANT.

Paid by assured - Feb. 14, 1911.



No. 1359

# APPLICATION

OF

J. M. Blawie Corporation

Evergreen Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2000.00

Expires 15 day of February 1906.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 16.50

Total amount paid, - - - \$ 19.00

Wm. H. Holland  
Agent.

Approved Feb. 21, 1901,

G. J. Pettit  
President.

Ella A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

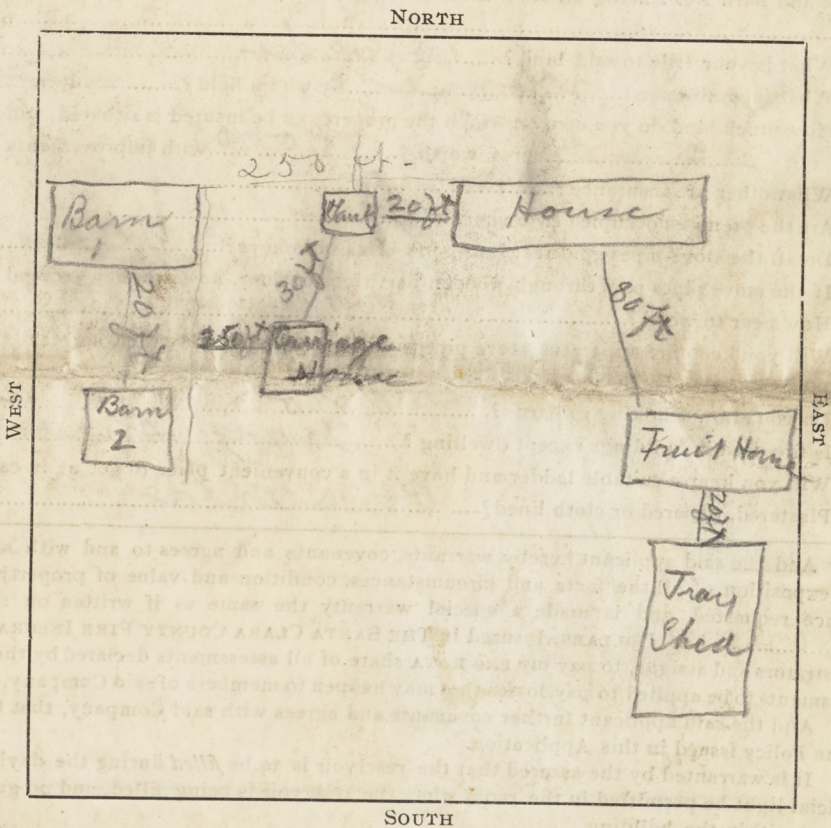
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd. at 11:30 a.m. Feb. 15, 1911.

Mailed Feb. 21, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





89  
1/2

1359

Rate: \$ 750 @ .10 = .750  
150 " .20 = .300  
100 " .25 = .250  
\$ 3.300

# APPLICATION

Of J. W. Blauer Corporation Engreen Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Two Thousand DOLLARS, for the term  
of 5 years, from the 15th day of Feb 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, 1 stories <u>30</u> x <u>60</u> feet, built <u>1895</u> now in <u>good</u> repair, <u>slung</u> roof }	<u>1500.00</u>	<u>650</u>	
On wing stories x feet, built 1 now in repair, roof }			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>250</u>	<u>50.00</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. 1			
On Windmill and Tank <u>framed - enclosed</u>	<u>200.00</u>	<u>50.00</u>	
On Barn No. 1 <u>50 x 40 ft - good repair</u>	<u>400.00</u>	<u>225.00</u>	
On Barn No. 2 <u>50 x 30 ft -</u>	<u>75.00</u>	<u>25.00</u>	
On <u>50</u> Tons of Hay	<u>480.00</u>	<u>200.00</u>	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. 1			
On Pumping Plant. \$ Pump House \$			

By paid - Feb. 15, 1916.  
Renewed - #2877

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 1359 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 1359.

	Valuation	Am't Insured
On Dwelling—When Built? Dimensions Condition		
On Barn--When Built? Dimensions Conditions		
On <u>Piano (new Baby Grand)</u>	<u>400</u>	<u>265</u>
On <u>House-hold Contents - (while con-</u>	<u>1030</u>	<u>685</u>
On <u>tained in dwelling #1.)</u>		

Amount Ins., \$ 950.00 Premium, \$ 1.30 Paid-Nov. 6, 1914 Survey, \$ 950 Total, \$ 950

Dated this thirty-first day of October, 1914

Wm. H. Holland Agent

J. W. Blauer Corporation Applicant  
(By Geo. W. Blauer)

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of Feb 1911

Policy Fee, \$ 2.50  
Mill " 6.50  
Total, \$ 9.00

Paid by check - Feb. 21, 1911.

J. W. Blauer Corporation APPLICANT.  
(By Geo. W. Blauer)



No. 1360.

# APPLICATION

OF

*John Smith*  
*Paratoga* Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 1831.00

Expires 17 day of February 1904.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$7.80

Total amount paid, - - \$10.30

*Revised #431*  
Agent.

Approved *Feb. 21,* 1901

*E. J. Pettit.*  
President.

*Ella A. Taylor.*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

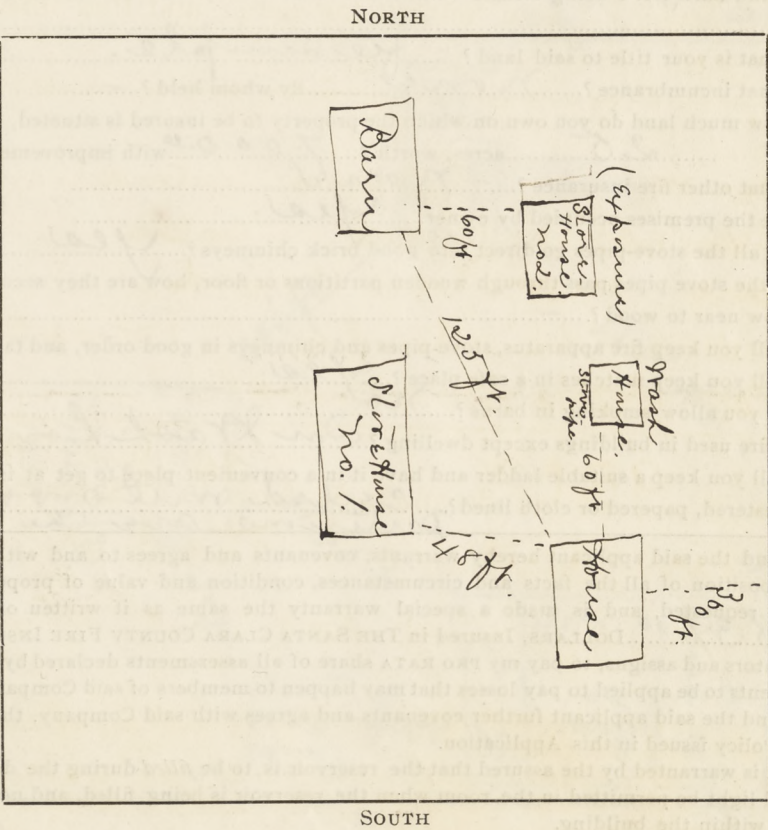
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Written in Office at 4 P.M. Feb. 17, 1911.*

*Delivered - Feb. 25, 1911*

*Paratoga Ave.*



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



89  
✓

1359

Rate: \$ 750 @ .10 = 750  
150 " .20 = 300  
100 " .25 = 250  
\$ 3,300

# APPLICATION

Of J. M. Blauer Corporation Evergreen Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Two Thousand DOLLARS, for the term  
of 5 years, from the 15th day of Feb 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>60</u> feet, built <u>1895</u> now in <u>good</u> repair, <u>Shingle</u> roof }	<u>1500.00</u>	<u>650</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> now in <u>repair</u> , <u>roof</u> }			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>250</u>	<u>50.00</u>	
On <u>Piano</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank <u>framed-enclosed</u>	<u>200.00</u>	<u>50.00</u>	
On Barn No. 1 <u>50 x 40 ft - good repair</u>	<u>400.00</u>	<u>225.00</u>	
On Barn No. 2 <u>50 x 30 ft -</u>	<u>75.00</u>	<u>25.00</u>	
On <u>50</u> Tons of Hay	<u>480.00</u>	<u>200.00</u>	
On <u>Carriage House</u> <u>20 x 20 ft -</u>	<u>100.00</u>	<u>50.00</u>	
On <u>Tray Shed</u> <u>32 x 32 ft -</u>	<u>400.00</u>	<u>250.00</u>	
On <u>3000 Trays - in Tray Shed -</u>	<u>1200.00</u>	<u>400.00</u>	
On <u>Fruit House</u> <u>20 x 50 ft -</u>	<u>300.00</u>	<u>100.00</u>	
Total amount	<u>4905</u>	<u>2000.00</u>	

*Ex pired - Feb. 15, 1916.*

*Renewed - #2877*

*notified*

House and Barn No. 1 being situate on creek Road - 1 1/3 miles south of  
Evergreen Santa Clara County, Cal.  
House and Barn No. 2 being situate the same

- What is your title to said land? Deed
- What incumbrance? none By whom held? ---
- How much land do you own on which the property to be insured is situated, and what is its value? 30590.00  
2.22 acres, worth \$ 35,000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? ---
- How near to wood? ---
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? Tray shed - (Pine-sipper) fruit
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 2,000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of Feb 1911

Policy Fee, \$ 2.50  
Mill " 16.50  
Total, \$ 19.00

*Paid by check - Feb. 21, 1911.*

*J. M. Blauer Corporation*  
*(By E. M. Blauer)*  
APPLICANT.



No. 1360.

# APPLICATION

OF

*John Smith*  
*Paratoga* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1831.00

Expires 17 day of February 1904.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$7.80

Total amount paid, - - \$10.30

Agent.

Approved Feb. 21, 1901

*E. J. Pettit.*  
President.

*Ellie D. Taylor.*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

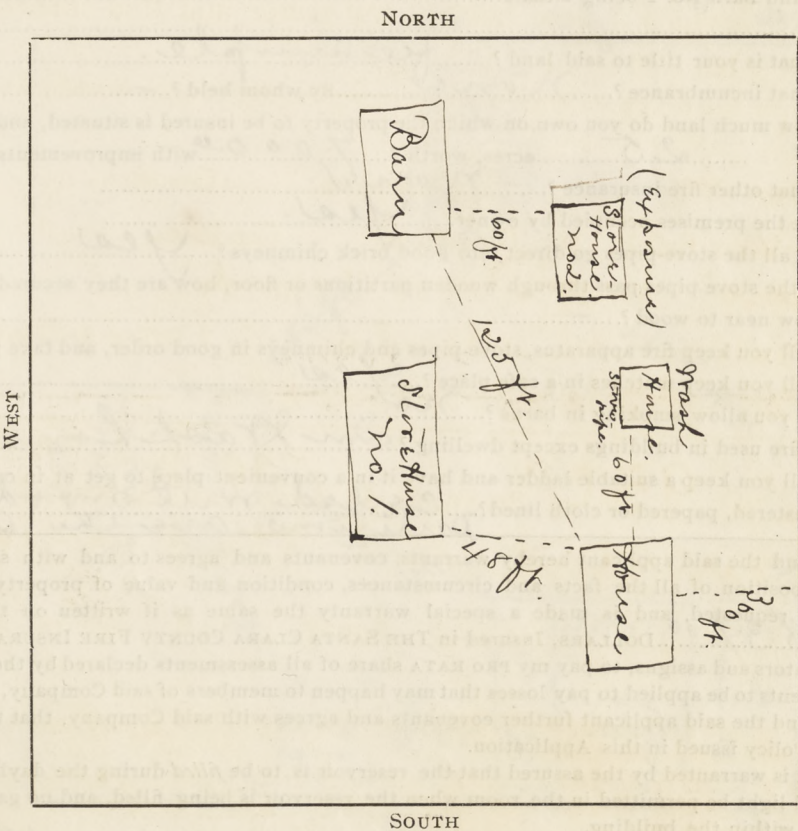
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Written in Office at 4 P.M. Feb. 17, 1911.*

*Delivered - Feb. 25, 1911*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





86  
✓

1360.

Rate: 1100 @ .10% = 1.10  
640 " .20% = 1.28  
91 " .25% = 2.22  
2.60

# APPLICATION

Of John Smith Paratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Eighteen Hundred and Thirty-one DOLLARS, for the term  
of three years, from the 17th day of February 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, 1 stories <u>40 x 46</u> feet, built <u>1890</u> , now in <u>good repair</u> , <u>Shingle</u> roof	<u>900</u>	<u>600</u>	
On wing ..... stories ..... feet, built 1 ..... now in ..... repair, ..... roof			
On ..... stories ..... feet, built 1 ..... now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... feet, built 1 ..... now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>450</u>	<u>300</u>	
On Piano	<u>300</u>	<u>200</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1 <u>110 x 22 x 10 ft.</u>	<u>150</u>	<u>100</u>	
On Barn No. 2 <u>Store house no. 1. 32 x 60 x 12 ft.</u>	<u>225</u>	<u>150</u>	
On <u>8</u> Tons of Hay <u>in Barn no. 1</u>	<u>75</u>	<u>50</u>	
On			
On <u>2</u> Horses <u>white in Barn</u>	<u>75</u>	<u>50</u>	
On <u>One</u> Horse Wagon <u>in Store house no. 1</u>	<u>45</u>	<u>30</u>	
On ..... Horse Spring Wagon			
On <u>One</u> Horse Buggy	<u>60</u>	<u>40</u>	
On ..... Horse Phaeton			
On <u>One</u> Horse Truck	<u>30</u>	<u>20</u>	
On Harness and Robes <u>in Barn no. 1</u>	<u>60</u>	<u>40</u>	
All while contained in Barn No. <u>One</u> <u>Plow, etc. in Store house no. 1</u>	<u>40</u>	<u>25</u>	
On Pumping Plant, \$ ..... Pump House, \$ .....			
On <u>Store house no. 2. 20 ft x 12 ft x 10 ft.</u>	<u>40</u>	<u>25</u>	
On <u>300</u> Fruit Trays <u>in Store house no. 1 or in dry ground</u>		<u>36</u>	
On <u>900</u> " " <u>in Store house no. 1 or in dry ground</u>	<u>360</u>	<u>240</u>	
On <u>400</u> Fruit Boxes <u>contained in Store house no. 2</u>	<u>45</u>	<u>30</u>	
<u>Survey - 200/100</u> Total amount	<u>2835</u>	<u>1837</u>	

House and Barn No. 1 being situate on Paratoga Ave. 1/2 miles North  
East of Paratoga, Santa Clara Co., Cal.  
House and Barn No. 2 being situate .....

1. What is your title to said land? fee simple
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 2.5 acres, worth \$ 7000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? In Wash house. Stove pipe.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? .....
14. Plastered, papered or cloth lined? coated with mud covered with paper.  
partitions are the same.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1837.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of February 1911.

Policy Fee, \$ 2.50  
Mill " \$ 7.80  
Total, \$ 10.30  
John Smith APPLICANT.

Paid by assured Feb. 25, 1911.

1810 renewed  
21 new



No. 1361.

# APPLICATION

OF

Joseph H. Thittle  
Los Altos, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1700.00

Expires 20 day of February 1901.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$9.45

Total amount paid, - - - \$11.95

*J. H. Thittle*  
Agent.

Approved Feb. 21, 1901

*E. J. Thittle*  
President.

*Ella Q. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decd. 9 a.m. Feb. 20, 1911.

Mailed Feb. 21, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





86

1361

Date: \$995 @ 15¢ = 1.49  
132 " 17¢ = .22  
573 " 25¢ = 1.43  
3.14  
700 @ 15¢ = 1.05  
132 " 12¢ = .158  
488 " 25¢ = 1.22  
2.453  
changed rate 1912

# APPLICATION

Of Jos. F. Fritts Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum One thousand seven hundred DOLLARS, for the term  
of 3 years, from the 20th day of Feb. 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, 1 stories <u>42 x 26</u> feet, built <u>1899</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1100</u>	<u>700</u>	
On wing 1 stories <u>50 x 20</u> feet, built <u>1895</u> , now in " repair, " roof			
On house No. 2, 1 stories <u>42 x 24</u> feet, built <u>1903</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>200</u>	<u>132</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.	<u>300</u>	<u>200</u>	
On <u>Pool organ</u>	<u>30</u>	<u>20</u>	
On Piano			
On <u>1 Edison Phonograph &amp; records</u>	<u>50</u>	<u>30</u>	
On <u>1 Linen press</u>	<u>25</u>	<u>15</u>	
On <u>Sewing machine</u>	<u>50</u>	<u>30</u>	
All while contained in dwelling No. 1			
On Windmill and Tank <u>House - enclosed - 3 story</u>	<u>300</u>	<u>200</u>	
On Barn No. 1 <u>22 x 28 ft - 16 ft high - beams on each side 14 x 28 ft</u>	<u>300</u>	<u>200</u>	
On Barn No. 2 <u>Cow barn 14 x 24 ft - 8 ft to eaves</u>	<u>125</u>	<u>83</u>	
On <u>Tons of Hay</u>			
On <u>Run house - shingle roof - 10 x 12 ft</u>	<u>25</u>	<u>15</u>	
On <u>Horses</u>			
On <u>1 Horse Wagon</u>	<u>40</u>	<u>25</u>	
On <u>1 Horse Spring Wagon</u>	<u>45</u>	<u>30</u>	
On <u>Horse Buggy &amp; harness wagon</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes - 2 set single - 1 pr double - 4 robes</u>	<u>30</u>	<u>20</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount			

Canceled at request of assured - Sold  
Dec 31, 1913

House and Barn No. 1 being situate on lot 12 Madison Tract 1/2 mile Ea  
of Los Altos  
House and Barn No. 2 being situate.....

1. What is your title to said land? deed
2. What incumbrance? \$2000 By whom held? B. Herrington
3. How much land do you own on which the property to be insured is situated, and what is its value? 20 acres  
..... acres, worth \$..... with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes, no tenants
6. Do all the stove-pipes go direct into good brick chimneys? Yes, except one in Fruit House betacott
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? Fruit House Bed room (Fruit House occupied by tenants)
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered Bed room in Fruit House cloth-lined

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1700.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of Feb. 1911.

Policy Fee, \$ 2.50  
MHL Fee, \$ 9.45  
Total \$ 11.95

Jos. F. Fritts APPLICANT.  
Paid by check Feb. 20, 1911.



No. 1362.

# APPLICATION

OF

*H. L. Guinchard*

*Campbell* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 3450

Expires 20 day of February, 1911.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 26.50

Total amount paid, - - - \$ 23.00

*H. E. Vandenberg*  
Agent.

Approved *CH. L. 21* 1911

*E. J. Pettit*  
President.

*Ella A. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall, and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

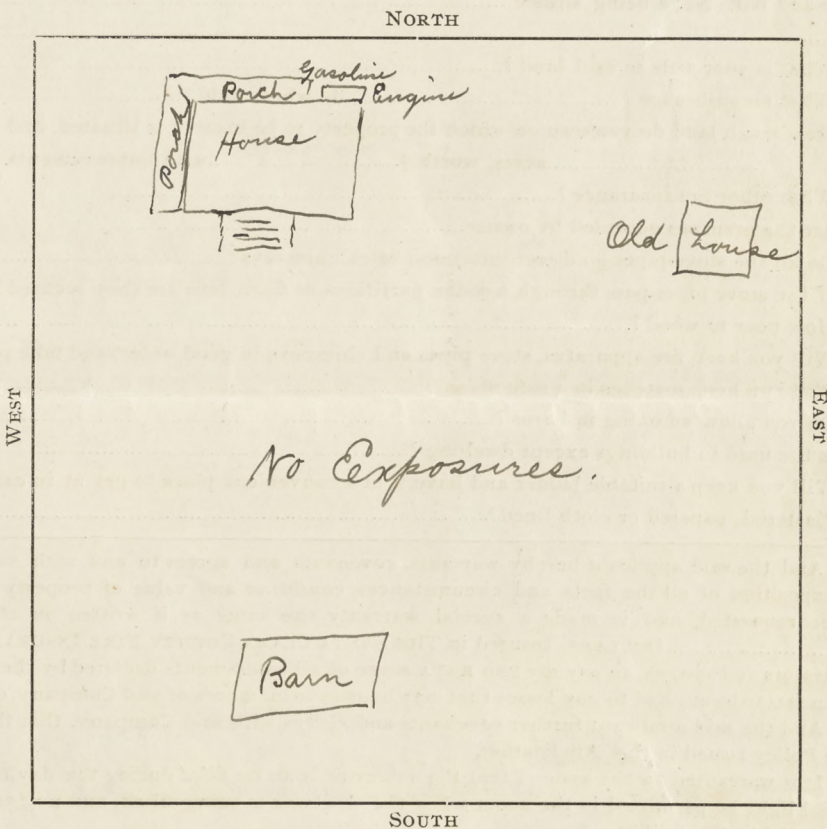
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Decd in Office at 2:15 P. M. Feb 20, 1911.*

*mailed - Feb. 25, 1911.*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





89 ✓

1362.

Date: \$2800 @ 10% = 280  
650 .. 20% = 130  
4.18

# APPLICATION

Of H. L. Guinchard Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum Three Thousand Four Hundred and fifty DOLLARS, for the term  
 of 5 years, from the 20th day of February 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>40</u> x <u>50</u> feet, built 19 <u>11</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On wing <u>1</u> stories <u>x</u> feet, built 1 <u>now in</u> <u>repair</u> , <u>Shingle</u> roof			
On <u>with basement 35 x 45 ft.</u>	3000	2000	50
On house No. 2 <u>1</u> stories <u>x</u> feet, built 1 <u>now in</u> <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	750	500	50
On <u>5- 2000 gallon Tanks in basement</u>	150	100	50
On <u>Piano 5- 500 Hardwood</u>	100	60	50
On <u>Pumping plant and gasoline attached</u>			
On <u>to house</u>	210	140	50
On <u></u>			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1 <u>30 x 32 ft. 1 1/2 story</u>	300	200	150
On Barn No. 2			
On <u>6</u> Tons of Hay	70	45	100
On <u>2</u> Horses	225	150	100
On <u>2</u> Horse Wagon <u>Truck</u>	75	50	100
On <u>1</u> Horse Spring Wagon	40	25	100
On <u>1</u> Horse Buggy	50	30	100
On <u>2</u> Horse Phaeton <u>Surrey</u>	150	100	100
On <u></u>			
On Harness and Robes	75	50	100
All while contained in Barn No. 1			
On Pumping Plant, \$ <u></u> , Pump House, \$ <u></u>			
On <u></u>			
On <u></u>			
On <u></u>			
On <u></u>			
Total amount	5795	3450	

Expired - Feb. 20, 1916.  
 Renewed - #2887

Notified

House and Barn No. 1 being situate on Pollard road 1/5 of mile east of San Juan Salvo  
 House and Barn No. 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 4.8 acres, worth \$ 20000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3450 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20th day of Feb 1911

Policy Fee, \$ 2.50  
 Mill " \$ 20.50  
 Total, \$ 23.00

H. L. Guinchard APPLICANT.

Paid by assured. Feb. 20, 1911.



No. 1363.

# APPLICATION

OF

*Wenger-Lohmann & Co*

*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1,000.00

Expires 28 day of February 1911

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 5.00

Total amount paid, - - - \$ 7.50

*E. Lohmann & Co* Agent.

Approved March 4<sup>th</sup> 1911

*E. J. West* President.

*Ella D. Taylor* Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

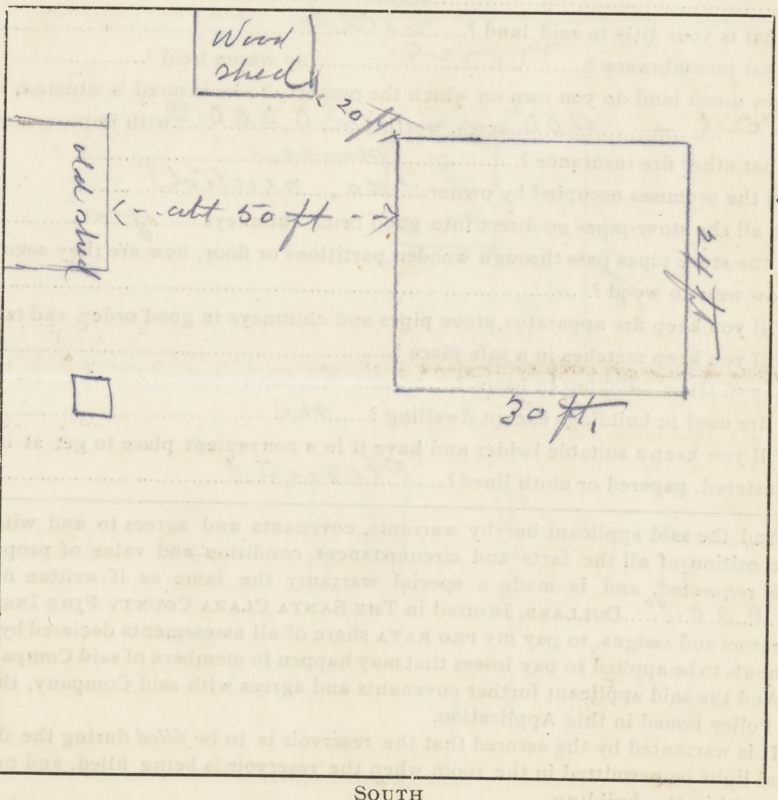
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 9 a.m. March 1, 1911.

Revised - Mar. 10, 1911.  
Revised - Mar. 25, 1911

*Small Road*



*Wenger-Lohmann & Co*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Battle Road*



89

1363

Date: 1000 @ 10¢ = 1.00

# APPLICATION

Of Hayes Chynoweth Co., Eden Vale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum One Thousand DOLLARS, for the term  
of Five years, from the 28<sup>th</sup> day of February, 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>30</u> feet, built 1....., now in <u>fair</u> repair <u>Shingle</u> roof }	<u>1500</u>	<u>1000</u>	
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			

*Cancelled at request of assured  
Property Sold  
July 9, 1914*

House next to Snell Road  
known as Olson House,  
House and Barn No. 1 being situate on South side of Chynoweth Ave between  
Snell and Cottle Roads about seven miles South of San Jose  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value? About one acre set  
Eden Vale Tract - 4.00 acres, worth \$120,000.00 with improvements apart from "Eden Vale Tract"  
valued at about \$500.00
4. What other fire insurance?.....
5. Are the premises occupied by owner? No, rented
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?.....
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of Feb, 1911.

Policy Fee, \$ 2.50  
Mill " \$ 5.00  
Total, \$ 7.50

*Debate - \$100  
Paid - July 9, 1914*

Hayes Chynoweth Co. APPLICANT.  
By A. H. Michener Secy

*Policy not returned for 5 years -  
by request of assured and re-  
commendation of Agent.*

5.50 Paid by check - Mar. 10, 1911  
2.00 " " Mar. 28, 1911.



No. 1364

# APPLICATION

OF

Worcester-Whymouth Co

John Cole Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2333.33

Expires 28 day of Feb 1911.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$1.75

Total amount paid, - - \$4.25

E. Van Every Agent.

Approved March 4<sup>th</sup> 1911,

G. J. Pettit President.

Ella A. Taylor Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

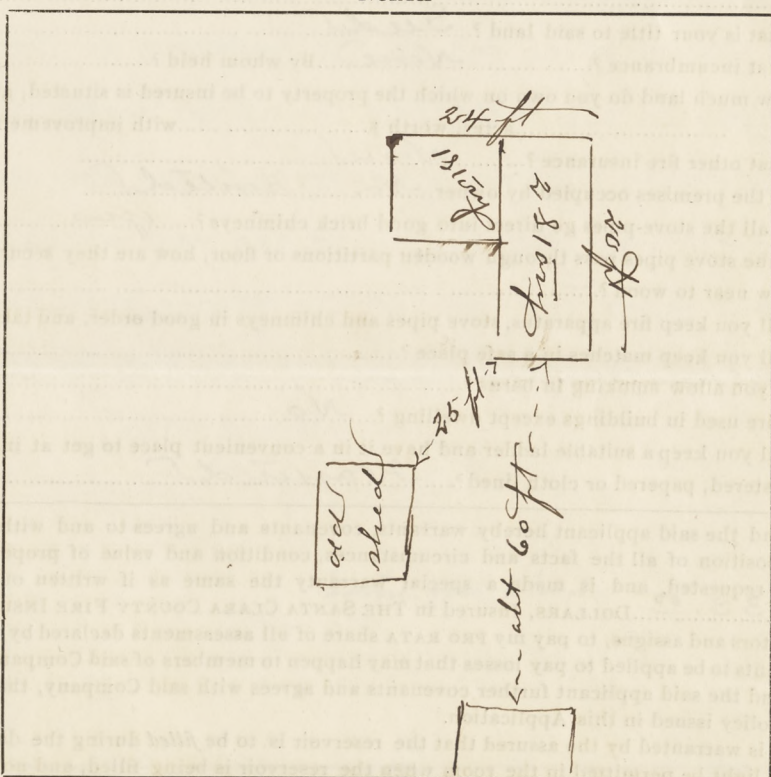
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd at 9 a.m. March 1, 1911.

Mailed - Mar. 10, 1911.

Snell Road

NORTH



EAST

Whymouth Road

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



89 1364 Date: 333 @ 10<sup>0</sup> .35

APPLICATION

Of Hayes-Chynoweth Co. Eden Vale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Three Hundred Thirty Three DOLLARS, for the term  
of five years, from the 28 day of Feb 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

Part		\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, 2 stories, 24x24 feet, built 1....., now in <u>bad</u> repair, <u>climber</u> roof }	<u>450</u>	<u>333</u>		
On wing ..... stories, x..... feet, built 1....., now in..... repair,..... roof }				
On.....				
On house No. 2..... stories, x..... feet, built 1....., now in..... repair,..... roof				
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....				
On.....				
On Piano.....				
On.....				
On.....				
On.....				
All while contained in dwelling No.....				
On Windmill and Tank.....				
On Barn No. 1.....				
On Barn No. 2.....				
On..... Tons of Hay.....				
On.....				
On..... Horses.....				
On..... Horse Wagon.....				
On..... Horse Spring Wagon.....				
On..... Horse Buggy.....				
On..... Horse Phaeton.....				
On.....				

*Cancelled at request of assured.  
Property sold - Sept. 27, 1912*

Eden Vale February 27-th 1911

Miss Ella A. Taylor Secretary,  
San Jose Calif.

Dear Miss :-

I have made out the applications for the Hayes-Chynoweth Co.  
and mailed them to the Co. as directed. In the condition of the cottages  
I have stated it as bad as the property is much run down and while the  
risk might be all right for the three years it would not do to renew at  
the expiration without a resurvey. There are some questions you may want  
them to fill out for you. As to the real estate there seems to be an acre  
or so set apart, for each of the places, from the " Eden Vale tract," and  
I think this should be stated in the policy and valued at, say \$ 300.00  
per acre.

Very respectfully  
*E. Van Every*

Policy or insurance for 5 yrs.  
at request of assured and  
recommendation of Agent.  
Ind. 20, 1911.

true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 333 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.  
It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.  
IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of Feb 1911.  
Policy Fee, \$ 2.50  
Mill " \$ 1.25  
Total, \$ 4.53  
*Debate - \$1.05 - Pd. Sept 27, 1912*

*Hayes-Chynoweth Co* APPLICANT.  
*By J. W. McHenry*  
*Secy*

*8.55 - Paid by check - Mar. 10, 1911.*  
*75 " " Mar. 28, 1911*



No. 1365

# APPLICATION

OF

Wayco-Brynmouth Co

John Dale Post Office,

Santa Clara County, Cal.

Amount Insured, = \$ 333.00

Expires 28 day of Feb 1911

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 1.45

Total amount paid, - - - \$ 4.25

E. Van Stenberg Agent.

Approved March 4, 1911

G. J. Pratt President.

Ellen A. Taylor Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more storepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

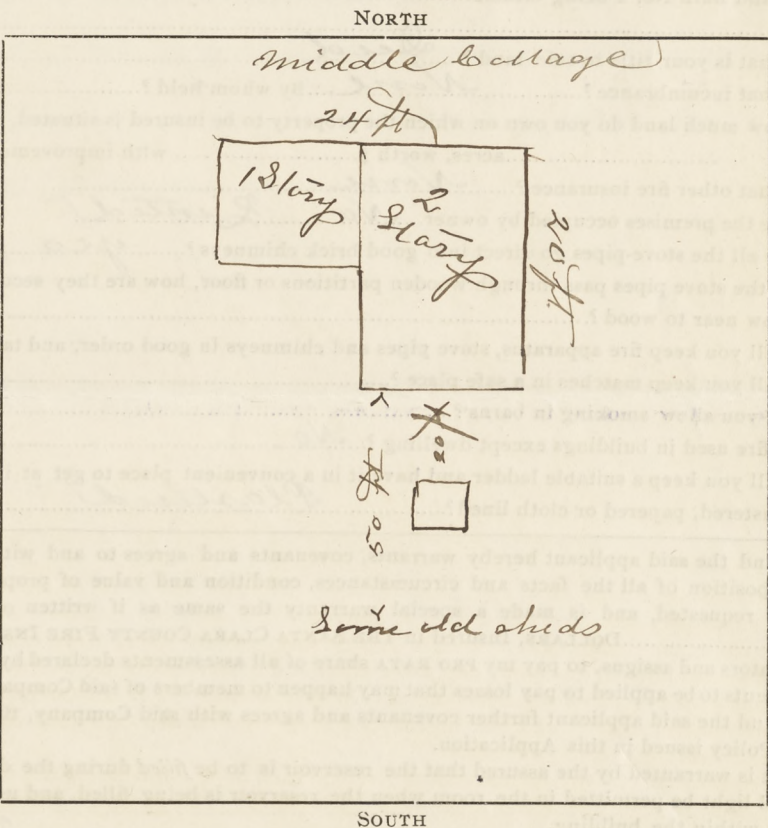
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd at 9a.m. March 1, 1911.

mailed - Mar. 10, 1911.

Snell Road



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



89 1364 Date: 333 @ 10 = 35

APPLICATION

Of Hayes-Chynoweth Co. Eden Vale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Three Hundred Thirty Three DOLLARS, for the term  
of five years, from the 28 day of Feb 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

Part	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>2</u> stories, <u>24</u> feet, built 1....., now in <u>bad</u> repair, <u>chm</u> roof }	<u>450</u>	<u>333</u>	
On wing ..... stories..... x..... feet, built 1....., now in..... repair,..... roof }			
On.....			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....		<u>333</u>	

House and Barn No. 1 being situated 1st to all ages on south side of small road  
from Chynoweth Ave going east on the Eden Vale tract  
House and Barn No. 2 being situated about 1/2 miles southward from San Jose

1. What is your title to said land? Deeds
2. What incumbrance? None By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value? About one acre, set  
..... acres, worth \$..... with improvements. apart from the Eden Vale tract,  
valued at about \$500.00 per acre
4. What other fire insurance? None
5. Are the premises occupied by owner? No rented
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?.....
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 333 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of Feb 1911.

Policy Fee, \$ 2.50  
Mill " 1.35  
Total, \$ 4.35  
Debit  
\$1.05 - Pd. Sept 27, 1912

Hayes-Chynoweth Co APPLICANT.  
Eden Vale

Policy or mittance for 5 yrs.  
at request of assured and  
recommendation of Agent.  
Mar. 20, 1911.

3.50 - Paid by check - Mar. 18, 1911.  
75 " " Mar. 28, 1911



No. 1365.

# APPLICATION

OF

Wayco-Whymouth Co

John Dale Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 333.00

Expires 28 day of Feb 1916.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 1.45

Total amount paid, - - \$ 4.25

Edwin Gentry Agent.

Approved March 4, 1911

G. J. Gentry

President.

Wm. A. Taylor Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

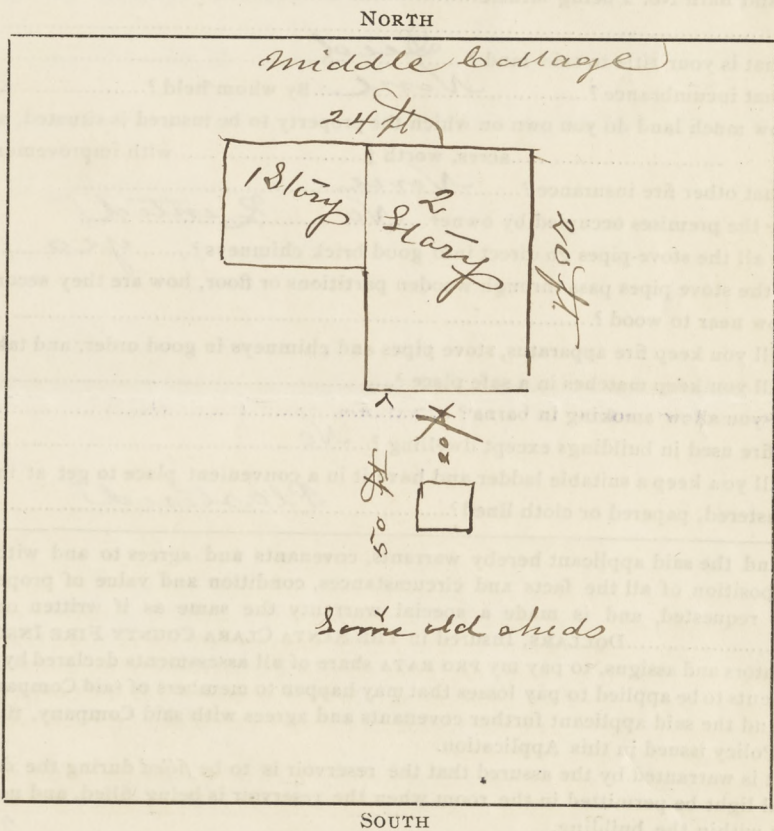
Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd at 9a. m. March 1, 1911.  
mailed - Mar. 10, 1911.

Snell Road



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



89  
✓

1365.

Date: 333 @ 10¢ = .333

# APPLICATION

Of Hayes-Chynoweth Co. Eden Vale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum Three Hundred & Twenty Three DOLLARS, for the term  
of five years, from the 28 day of February 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance

Eden Vale March 19-th 1911

Miss Ella A Taylor Secretary,

Santa Clara County Fire Insurance Co.

San Jose, Calif.

Dear Miss :-

Your letter of Mar 16-th is at hand and contents carefully noted. In regard to the insurance on the buildings of the Hayes-Chynoweth Co. The "Olsen House " would be alright for the five years without a question. I would advise making them all out for five years under the circumstances as it would not be, much of a concession to grant them the extra two years. The application which was sent to me which you had started to make out was for three years so I completed them for that term.

The houses are old and not much of any repairing has been done on the three cottages and would need to be resurveyed at the end of the risk.

Very respectfully yours

E. Van Every

Money  
Mill " \$ 735  
Total, \$ 735

Pa. Sept 2 1911

Hayes-Chynoweth Co. APPLICANT.  
E. W. McHenry  
Scots

\$3.50 - Paid by check. Mar. 10, 1911  
.75 " " Mar. 28, 1911



No. 1366

# APPLICATION

OF

Montgomery & Co

San Jose  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 3333

Expires 28 day of Feb 1911

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 1.45

Total amount paid, - - - \$ 4.25

E. L. G. Gentry  
Agent.

Approved March 4 1911

E. J. Gentry  
President.

Ella D. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

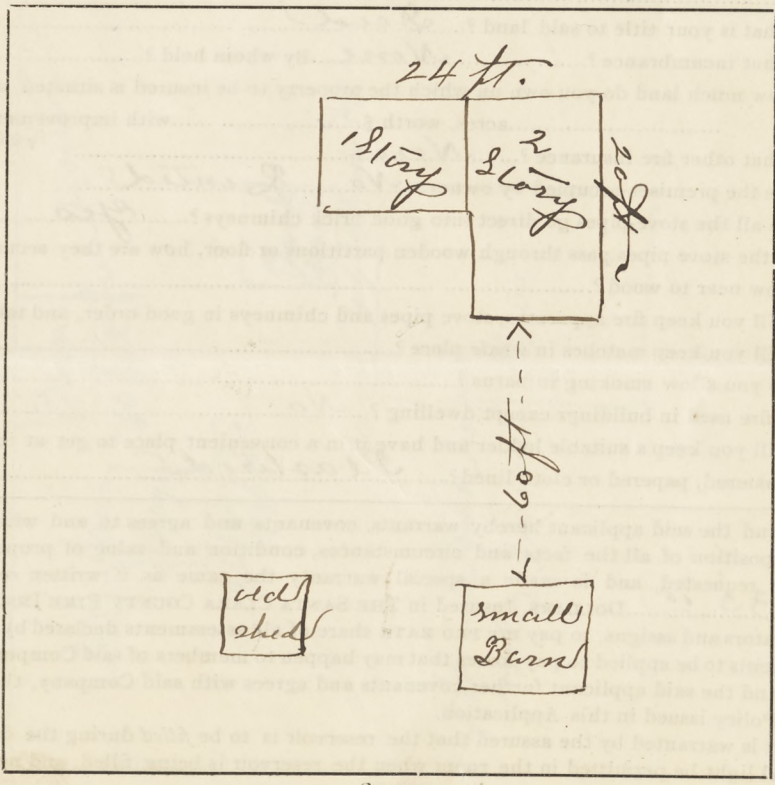
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid. at 9 a. m. March 1. 1911.

Mailed - Mar. 10, 1911.

Snell Road

NORTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1365.

Date: 333 @ 104 = 355

# APPLICATION

Of Hayes - Chapman with Co. Eden Vale... Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Three Hundred and Twenty Three DOLLARS, for the term  
of five years, from the 28 day of February 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

Part	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>12</u> x <u>24</u> feet, built 1....., now in <u>bad</u> repair <u>at</u> <u>single</u> roof }	<u>450</u>	<u>333</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On ..... Tons of Hay			
On			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$....., Pump House, \$.....			
On			
On			
On			
On			
Total amount		<u>333</u>	

House and Barn No. 1 being situate 2nd Cottage on South side of Snell Road  
from Chapman with Co. going East on the Eden Vale Tract  
House and Barn No. 2 being situate about 1/2 mile southerly from same place

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? About one acre  
..... acres, worth \$..... with improvements. Set apart from Eden Vale Tract  
valued at about \$500.00 per acre.
4. What other fire insurance? None
5. Are the premises occupied by owner? No. Rented
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of..... DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of Feb 1911.

Policy Fee, \$ 2.50 Date: 1.05  
Mill " 1.75 Pd. Sept 27, 1912.  
Total, \$ 4.25

Hayes Chapman with Co. APPLICANT.  
Ed. W. Michener  
Scot.

Policy extended to 5 yrs.

\$3.50 - Paid by check. Mar. 10, 1911  
75 " " Mar. 28, 1911.



No. 1366

# APPLICATION

OF

*Montgomery & Co.*

*San Jose* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 333

Expires 28 day of Feb 1911

Policy Fee, - - - \$2.50

Mill Fee, - - - \$1.75

Total amount paid, - - - \$4.25

*G. Van Giesey*  
Agent.

Approved *March 4* 1911

*E. J. Pettit*  
President.

*Ellis A. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

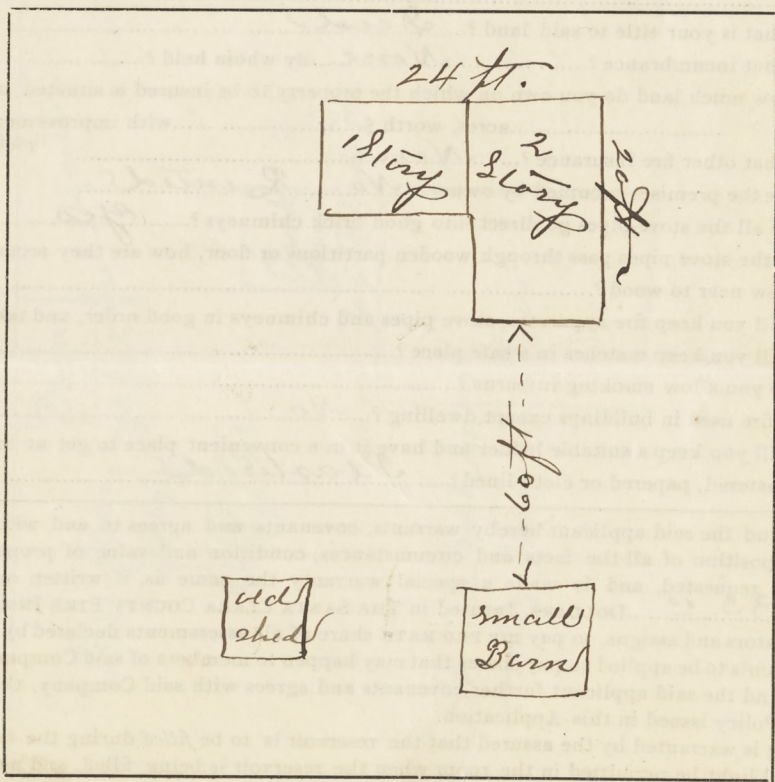
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid. at 9 a. m. March 1. 1911.

Mailed - Mar. 10, 1911.

*Snell Road*

NORTH



*Montgomery & Co.*  
EAST

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

*Montgomery & Co.*  
WEST



89 ✓

1366. Date: 333@10.35

# APPLICATION

Of Hayes-Chynoweth Eden Vale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Three Hundred & Thirty Three DOLLARS, for the term  
of five years, from the 28 day of Feb 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>Part</u> 2 stories <u>20</u> x <u>24</u> feet, built 1....., now in <u>bad</u> repair <u>chimney</u> roof }	<u>450</u>	<u>333</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On .....			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....		<u>333</u>	

*Canceled at request of assured.  
Property sold - Sept. 27, 1912.*

House and Barn No. 1 being situated 3rd Cottage on South side of Small Road  
from Chynoweth Ave going East on the Eden Vale Tract  
House and Barn No. 2 being situated about six miles south of San Jose

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value? About one acre  
..... acres, worth \$..... with improvements Set apart from Eden Vale Tract  
valued at about \$100.00 per acre.
4. What other fire insurance? None
5. Are the premises occupied by owner? No Rented
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?.....
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 333 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of Feb 1911.

Policy Fee, \$2.50  
Mill " \$1.75  
Total, \$4.25

Rebate: \$1.05. Pd. Sept 27, 1912.

Hayes Chynoweth C APPLICANT.  
Wm. A. Michem  
Secy

Policy extended to 5 yrs.

\$3.50 Paid by check. March 10, 1911.  
.75 " " " Mar. 28, 1911



No. 1364.

# APPLICATION

OF

L. O. Bates

234 Lincoln Ave.

San Jose, Cal.

Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2966.00

Expires 3rd day of March 1906.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 14.80

Total amount paid, - - \$ 17.30

A. A. Brown  
Agent.

Approved March 4<sup>th</sup> 1906.

E. J. Pettit  
President.

Ella A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

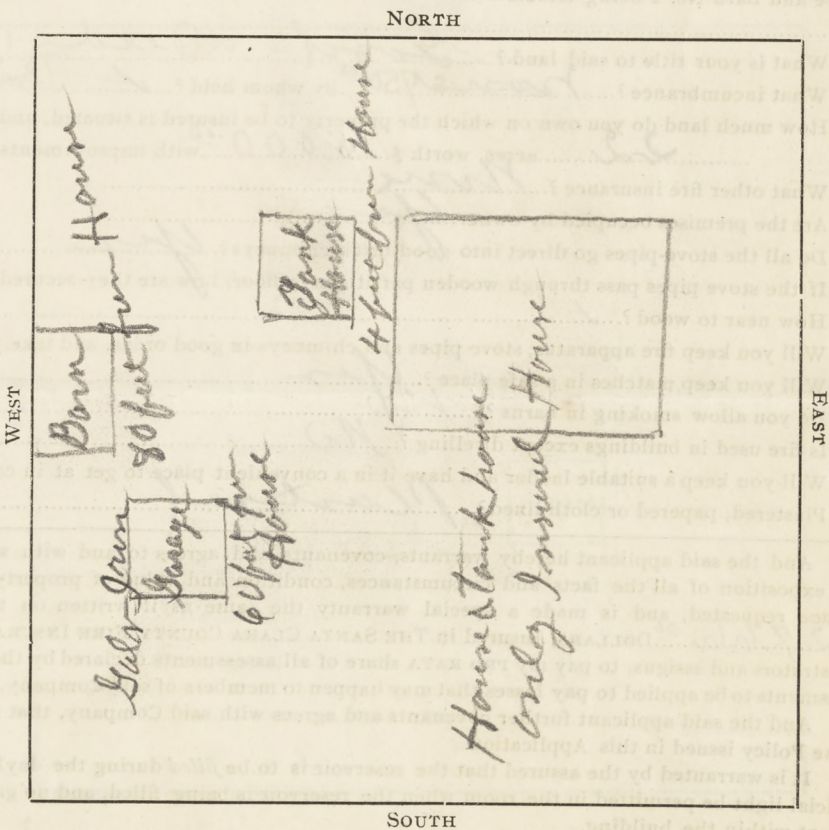
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at S. P. M. March 3. 1911.

Delivered - Apr. 1. 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





APPLICATION

Of C. O. Gates San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Twenty-nine Hundred and Sixty-six DOLLARS, for the term  
of five years, from the 3rd day of March 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. <u>X2</u> stories.....x.....feet, built <u>1892</u> now in <u>good</u> repair, <u>shingled</u> roof	<u>\$2000</u>	<u>\$2000</u>	
On wing.....stories.....x.....feet, built <u>1</u> .....now in.....repair.....roof	<u>\$500.</u>	<u>\$300.</u>	
On..... <u>Garage</u> ..... <u>2</u> stories.....x.....feet, built <u>1897</u> now in <u>good</u> repair, <u>shingled</u> roof			
On house No. <u>2</u> stories.....x.....feet, built <u>1897</u> now in <u>good</u> repair, <u>shingled</u> roof	<u>\$1000.</u>	<u>\$666.</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions, <u>including Piano</u>			
On.....			
On Piano.....			
On.....			
On.....			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>\$4500</u>	<u>\$2966.</u>	

House and Barn No. 1 being situate On West Ridge Lincoln Ave. San Jose  
#234 Lincoln Ave. - South end  
House and Barn No. 2 being situate.....

1. What is your title to said land? Good - Deed Released
2. What incumbrance? None By whom held? Bank of Italy - Los payable
3. How much land do you own on which the property to be insured is situated, and what is its value? 2.2 acres, worth \$ 18,000. with improvements. May 2, 1915  
Los payable Sept 13, 1915
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? ✓
8. How near to wood? ✓
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2966.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of March 1911.

Policy Fee, \$ 2.50  
Mill " 14.80  
Total, \$ 17.30

C. O. Gates APPLICANT.

Paid by check. Apr. 1, 1911.



No. 1368

# APPLICATION

OF

Jaac Mulder

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2000.00  
Expires 6th day of March 1906.

Policy Fee, - - - \$2.50  
Mill Fee, - - - \$11.25  
Total amount paid, - - \$13.75.

Renewal of #434  
Agent.

Approved March 8, 1906,

E. J. Pettit.  
President.

Ella D. Taylor.  
Secretary.

Press of Brover Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

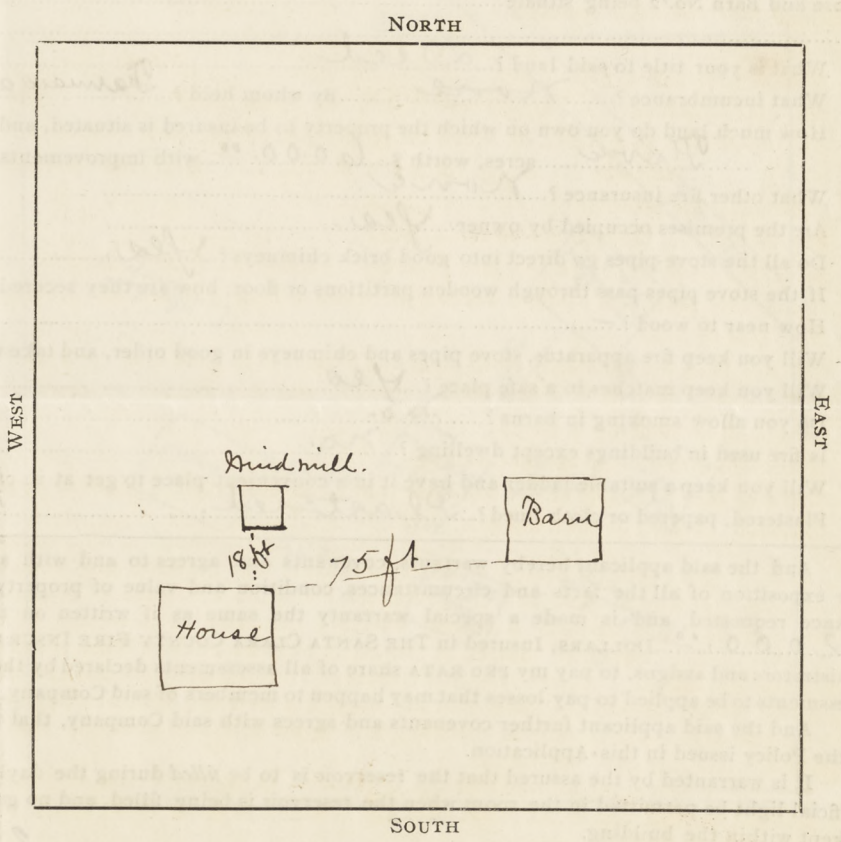
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Written in Office - 3 P.M. - March 2, 1911.

Mailed - Mar. 8, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





105

1368.

Date: \$1750 @ .10 = 1.750  
250 .. 20 = .50  
2.25

# APPLICATION

Isaac Milner Mountain View

Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum of five thousand DOLLARS, for the term  
of five years, from the 6th day of March 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, $\frac{1}{2}$ stories <u>16 x 26</u> feet, built 19 <u>00</u> , now in good repair, <u>Shingle</u> roof			
On wing <u>1</u> stories <u>16 x 25</u> feet, built 19 <u>00</u> , now in "repair, "roof			
On <u>Many - 1 story - 16 x 22 ft. Porch 8 x 22 built 1900 - " " "</u>	<u>2475</u>	<u>1650</u>	
On house No. 2 <u>1</u> stories <u>16 x 22</u> feet, built 19 <u>00</u> , now in "repair, "roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank <u>14 x 14 ft. enclosed - 20 ft post</u>	<u>150</u>	<u>100</u>	
On Barn No. 1 <u>32 x 20 ft - 14 ft post - addition, 12 x 32 ft. Leant.</u>	<u>375</u>	<u>250</u>	
On Barn No. 2 .....			
On Tons of Hay <u>provided - horses. Also Bank.</u>			
On .....			
On Horses .....			
On Horse Wagon .....			
On Horse Spring Wagon .....			
On Horse Buggy .....			
On Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., Pump House, \$ .....			
On <u>Oct 3, 1907 - Permission to place distillate tank in</u>			
<u>Tank house was granted - necessary precautions</u>			
<u>to be observed.</u>			
On .....			
Total amount .....	<u>3000</u>	<u>2000</u>	

House and Barn No. 1 being situate on Lot 13, Miramonte Tract, Fremont  
township, near Mountain View, Santa Clara Co., Cal.  
House and Barn No. 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? Farmers and Merchants State Bank.
3. How much land do you own on which the property to be insured is situated, and what is its value? Five acres, worth \$ 6000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Yes
8. How near to wood? Yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2d day of March 1911.

Policy Fee, \$ 2.50  
Mill " 11.23  
Total, \$ 13.73  
Please renew policy #484 for same amt and as before  
Isaac Milner APPLICANT.

Paid by check - March 8, 1911.



No. 1369

# APPLICATION

OF

*H. A. Warner*

*Wilkey*  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2600.00

Expires 7 day of March 1916

Policy Fee, - - - \$ 2.50

5/8 Mill Fee, - - - \$ 20.80

Total amount paid, - - - \$ 23.30

*J. G. Ross*  
Agent.

Approved March 8, 1917.

*E. V. Pettit*  
President.

*Ella O. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

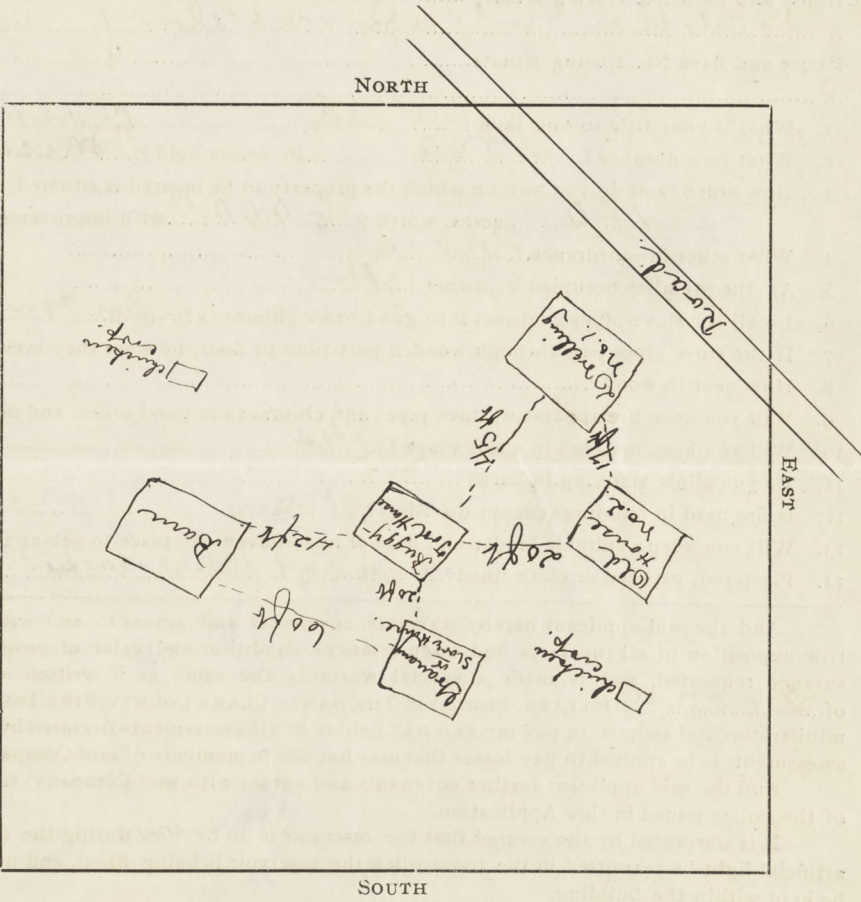
Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd at 9 a.m. March 8, 1917.*

*Mailed - Mar. 11, 1917.*



### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



106  
✓

1369

Rate: \$1500 @ .12 = 1.80  
780 " .20 = 1.56  
320 " .25 = .80  
4.16

# APPLICATION

Of G. A. Moore Library Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Twenty Six hundred DOLLARS, for the term  
of five years, from the fourth day of March 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>40</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200.</u>	<u>800.</u>	<u>12</u>
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2, <u>1</u> stories <u>16</u> x <u>24</u> feet, built <u>1885</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>450.</u>	<u>300.</u>	<u>12</u>
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300.</u>	<u>200.</u>	<u>12</u>
On <u>Piano</u>	<u>300.</u>	<u>200.</u>	<u>12</u>
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1, <u>36</u> x <u>44</u> ft. - <u>8</u> ft. posts - built <u>1885</u> - <u>Shingle</u> roof	<u>450.</u>	<u>300.</u>	<u>20</u>
On Barn No. 2			
On <u>12</u> Tons of Hay	<u>120</u>	<u>80</u>	<u>20</u>
On <u>4</u> Horses	<u>600.</u>	<u>400</u>	<u>20</u>
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Store house</u> <u>16</u> x <u>24</u>	<u>240.</u>	<u>160.</u>	<u>20</u>
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>240.</u> , Pump House, \$ <u>160.</u>			
On <u>Wagon shed Tool and Buggy house</u>	<u>240.</u>	<u>160</u>	<u>20</u>
On <u>On</u>			
On <u>On</u>			
Total amount	<u>3900</u>	<u>2600</u>	

House and Barn No. 1 being situate on farm of assured, on Pacheco Pass Road  
about five miles from Gilroy, Santa Clara County, Cal.  
House and Barn No. 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? 2500 By whom held? Clara M. Ousley, Mary E. Ousley, M. Ousley
3. How much land do you own on which the property to be insured is situated, and what is its value? Miss Lydia Moore Losos payable  
140 acres, worth \$ 6000.00 with improvements. Mar. 16, 1913
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? In House No 1, Yes - House No 2, into
7. If the stove pipes pass through wooden partitions or floor, how are they secured? terra-cotta, extending two sides
8. How near to wood? 10 ft above floor
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwellings? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? House No 1, closely tacked and papered. No 2 - boarded

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 2600.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2 day of March 1911.

Policy Fee, \$ 2.50  
Total, \$ 20.80  
\$ 23.30

G. A. Moore  
APPLICANT.

Paid by check - Mar. 11, 1911.

1650 - removed  
900 new



APR

ON

CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents

Saratoga & Mountain View road.

EAST

1 mile

Bank

Save

San

Amount Ins

Expires 11

Policy Fee,

Mill Fee

Total amount

Approved

John C

Press of

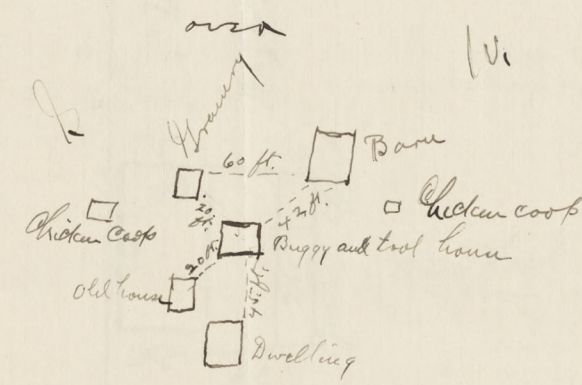
Mary E. Ousley or M. A. Ousley  
Loss payable, #1369, - Mar. 18-  
As their interest may appear.

Libray. Cal. 3/6/11

Miss Taylor

Can you Cal.

In reply to your letter, below is a diagram of buildings. I have the store house marked Graining as in store grain mostly, sometimes for a short time dried fruit. I never did understand why the rate was so high before. The old house is used for a common purpose with dwelling. Stove pipes in brick chimney in latter and cloth lined closely lathed & papered, and stove pipe runs direct into terra cotta, in old house no cloth or paper, being used for a common purpose. The terra cotta rate would apply to dwelling. The encumbrance is \$2500, held by Miss Lydia Webb.



ard, are not exposures to each other.

On  
sured  
feet  
occup  
figur  
Diag



106

1369

Date: \$1500 @ 12 = 1.80  
780 " 20 = 1.56  
320 " 25 = .80  
4.16

# APPLICATION

Of G. A. Moore Hilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or

AWB-D

On wing .....stories.....x.....feet, built 1....., now in.....repair,.....U.....roof,  
On .....  
On house No. 2.....stories.....x.....feet, built 1885, now in good repair, single roof 450. 300. 12  
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plates 200. 12  
200. 12

an out building in which no fire is used is not an exposure to dwelling to barn or stable, but if they are an exposure to the out buildings then the rate would be some higher than I figured. You adjust the rating to conform to the Company's rules and please send them to me; then I can remit.

Respectfully Yours  
G. A. Moore  
P. O. #25, Hilroy.

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200. 12  
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80. 20  
400. 20  
160. 20  
160. 20  
600.  
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at 10. 1913

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APPLICANT.

1650 - General  
950 new

54  
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No. 1370.

# APPLICATION

OF

Paul E. Melone.

Sanctopia Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1600 —

Expires 11 day of March 1906.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$17.75

Total amount paid, - - \$20.25

L. Schuch Agent.

Approved March 16. 1906.

G. J. Pettit President.

Ella A. Taylor Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

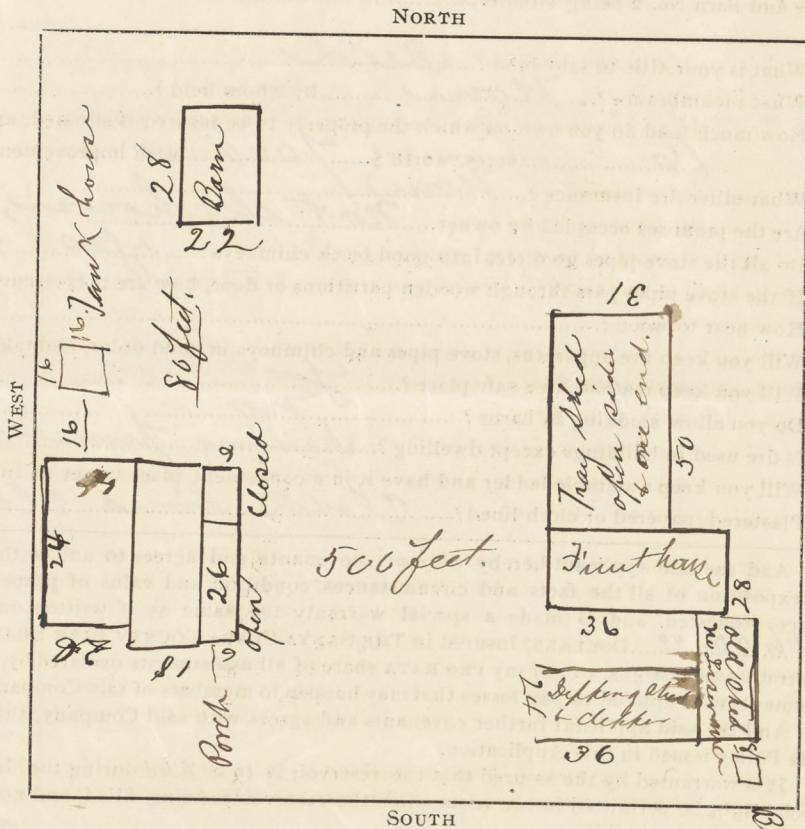
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid in Office at 9:30 a.m. March 11, 1911.

Delivered - Mar. 20, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Paul E. Melone & Associates

Blackburn



109

1370.

Date: 275 @ 10 = 30  
125 " 20 = 25  
1200 " 25 = 300  
3.55

# APPLICATION

Of E. E. Malone Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Sixteen Hundred DOLLARS, for the term  
of Five years, from the 11th day of March 1901, if approved by the Com  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rat
On dwelling No. 1, 1 stories <u>26</u> x <u>50</u> feet, built 1....., now in <u>Good</u> repair, <u>Shingle</u> roof	<u>400</u>	<u>225</u>	
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank <u>House</u> <u>14x14</u>	<u>150</u>	<u>50</u>	
On Barn No. 1 <u>22x28</u>	<u>250</u>	<u>125</u>	
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$....., <u>Shipping Shed &amp; duffin</u>	<u>200</u>	<u>100</u>	
On <u>Unit House &amp; May Shed attached</u>	<u>400</u>	<u>450</u>	
On <u>2800 8 foot fruit storage - Storage May Shed or F. H.</u>	<u>750</u>	<u>500</u>	
On <u>2000 7 foot fruit boxes</u>	<u>150</u>	<u>75</u>	
On <u>Gas engine - in Shipping Shed</u>	<u>135</u>	<u>75</u>	
Total amount.....	<u>2735</u>	<u>1600</u>	

Expired - Mar. 11, 1916.  
Renewed #2899.

House and Barn No. 1 being situate About one mile from Ravenna on  
McLean road  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
16 acres, worth \$ 7000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Not the house, house vacant at present
6. Do all the stove-pipes go direct into good brick chimneys? Yes (to be occupied by ten
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? During time shipping season also in
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes (Black Smith
14. Plastered, papered or cloth lined? Cloths lined closely tacked and taped

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in  
surance, requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1600.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8th day of March 1901

Policy Fee, \$ 2.50  
Mill " 17.75  
Total, 20.25

E. E. Malone APPLICANT

Paid by check March 20, 1911.



No. 1371

# APPLICATION

OF

*J. R. Rainey*  
532 So. 9th St.  
*Paul J. J. J.* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$1030.<sup>00</sup>

Expires 13 day of March 1906.

Policy Fee, - - - \$2.50

5<sup>th</sup> Mill Fee, - - - \$6.25

Total amount paid, - - - \$8.75

*Frank H. Baker*  
Agent.

Approved March 14. 1901

*E. J. Pettit*  
President

*Elia A. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

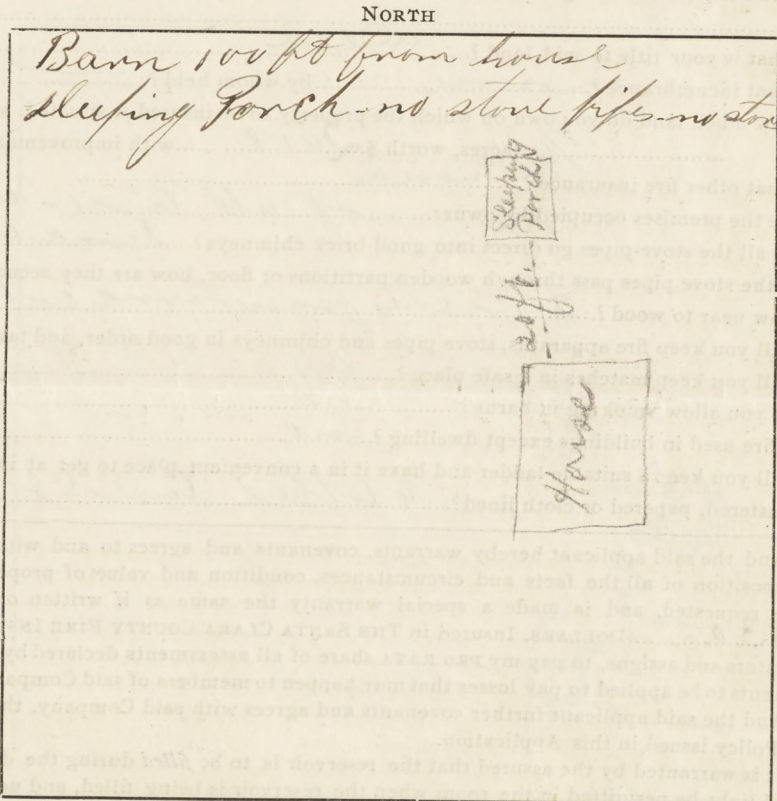
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid in Office at 9:30 a.m. Mar. 13, 1911.  
mailed - Mar. 16, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

SOUTH



APPLICATION

Of J. H. Rainey 532 So. 9th St. San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Ten Hundred and Thirty DOLLARS, for the term  
of five years, from the 13th day of March 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>40 x 24</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>single</u> roof }	<u>2000</u>	<u>800</u>	
On wing ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>200</u>	<u>130</u>	
On <del>House and Furniture &amp; Personal Effects</del>			
On Piano	<u>150</u>	<u>100</u>	
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On ..... Tons of Hay			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>2350</u>	<u>1030</u>	

House and Barn No. 1 being situate on Reservoir Road, 4 miles above  
Los Gatos

House and Barn No. 2 being situate .....

1. What is your title to said land ? Deed
2. What incumbrance ? none By whom held ? .....
3. How much land do you own on which the property to be insured is situated, and what is its value ? 1/4 acres, worth \$2000 with improvements. 2000
4. What other fire insurance ? none
5. Are the premises occupied by owner not all time - about once a week in winter  
in summer all the time
6. Do all the stove-pipes go direct into good brick chimneys ? Yes, all
7. If the stove pipes pass through wooden partitions or floor, how are they secured ? Yes, all
8. How near to wood ? 2 inches from terra cotta pipe
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers ? Yes
10. Will you keep matches in a safe place ? Yes
11. Do you allow smoking in barns ? no
12. Is fire used in buildings except dwelling ? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire ? Yes
14. Plastered, papered or cloth lined ? clothed lined & papered - chairs tacked  
to boards

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1030 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this ..... day of March 1911.

Policy Fee, \$ 2.50  
Mill " \$ 6.25  
Total, \$ 8.75

J. H. Rainey APPLICANT.

Paid by assured. Mar. 13, 1911.



No. 1372

# APPLICATION

OF

Henry Ferguson

Example Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 12.00 00

Expires 13 day of March 1906.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$10.75

Total amount paid, - - - \$13.25

J. S. Nelson

Agent.

Approved Feb. 25, 1906

C. J. Bennett

President.

Ellis A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

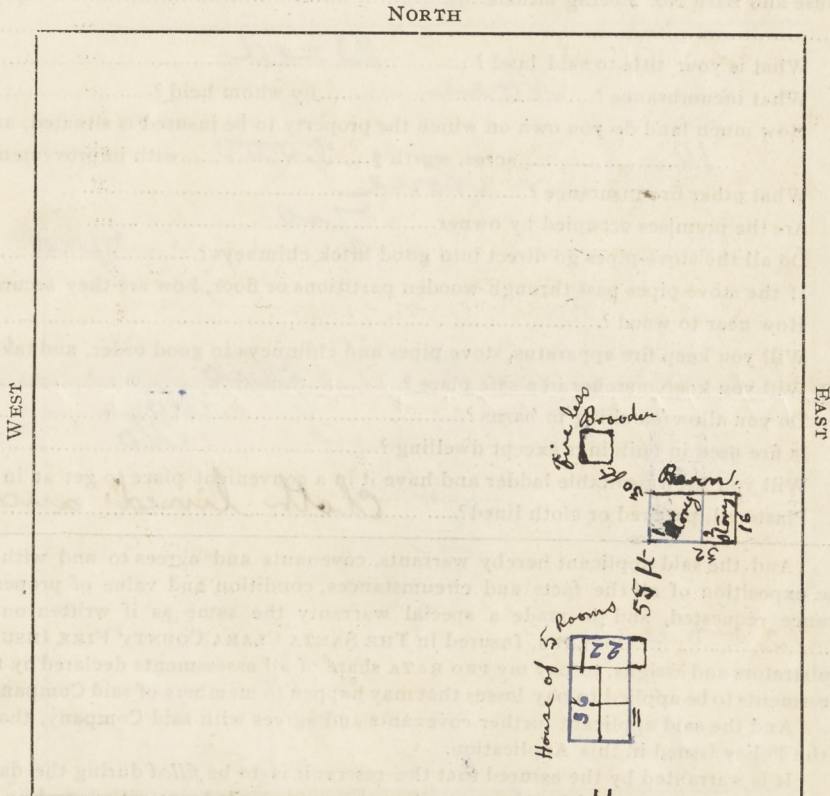
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 11:00 clock. Feb. 24, 1911.

Mailed - Mar. 14, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



San Tomas SOUTH Aquino Road



110  
✓

1372

Date: \$850 @ 15% = 127.5  
350 @ 25% = 87.5  
= 215.0

# APPLICATION

Of Henry Arizona Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
 damage by fire, for the sum (1200) Twelve Hundred DOLLARS, for the term  
 of 5 years, from the 13 day of March noon 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, /...stories <u>16 x 23</u> feet, built <u>1897</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>750.</u>	<u>500.</u>	
On wing .....stories.....x.....feet, built 1....., now in.....repair.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>525.</u>	<u>350.</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. /.....			
On Windmill and Tank.....	<u>450</u>	<u>300.</u>	
On Barn No. 1..... <u>16 ft x 32 ft</u> good repair.....	<u>450</u>	<u>300</u>	
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes..... <u>Surrey &amp; Truck</u>	<u>75.</u>	<u>50.</u>	
All while contained in Barn No. /.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1900</u>	<u>1200</u>	

House and Barn No. 1 being situate San Tomas Aquino Road  
about 2 miles from Campbell  
 House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
10.....acres, worth \$ 5000.....with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth lined and Papered closely tacked.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 1200.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of February 1911.

Policy Fee, \$ 250  
 Mill " 10.75  
 Total, \$ 132.5

Debit \$ 1430  
 Paid May 6, 1913.

Henry Arizona Campbell APPLICANT.

Paid by M. Nelson. Feb. 24, 1911.



No. 1373

# APPLICATION

OF

Melblara Thread.

Barrel.

Santa Clara County, Cal.

Post Office,

Amount Insured, = = \$ 700.00

Expires 18 day of March 1906.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 7.00

Total amount paid, - - - \$ 9.50

J. B. Bawer

Agent.

Approved March 18, 1901

E. J. O'Connell

President.

Charles A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

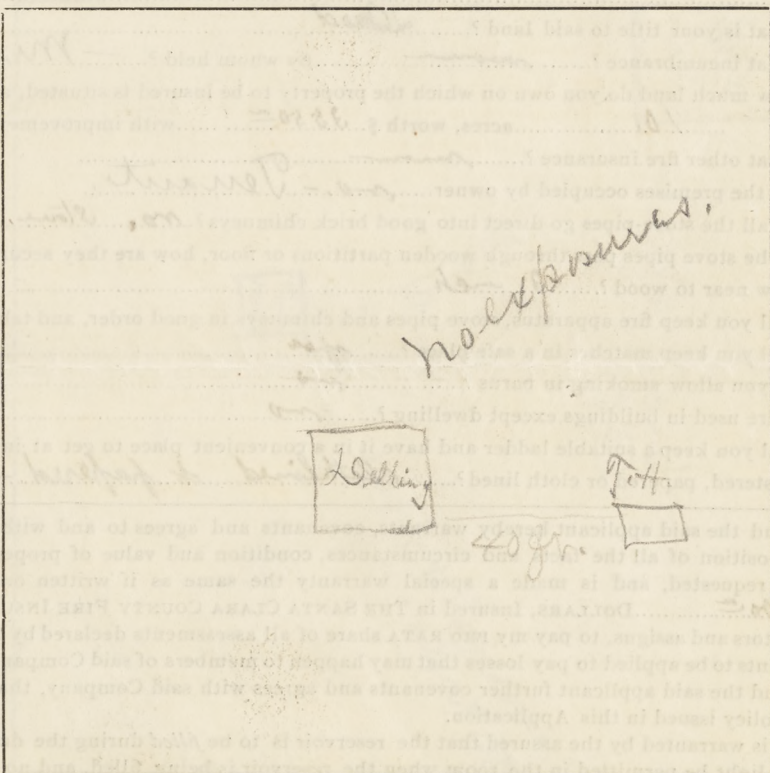
Rec'd at 9 a. m. Mar. 18, 1901.

Mailed - Mar. 18, 1901.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH



106  
✓

1373

Rate: 700 @ 20¢ = 140

SAN JOSE, CAL., Dec. 12, 1911.

Having purchased of Mrs. Clara Fread the property described in Policy No. 1373 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said Mrs. Clara Fread I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: H. W. Reichert

ware and Provisions

On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$			
On Pump House, \$			
On			
On			
On			
On			
Total amount	1050	700	

Expired - Mar. 18, 1916.  
Notified - Apr. 2nd.  
Canceled - Not renewed.

House and Barn No. 1 being situate lot no. 30 Morgan Hill road on main Ave. Morgan Hill, Santa Clara Co, Calif.

House and Barn No. 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? Mrs. Clara Fread Less Payable
3. How much land do you own on which the property to be insured is situated, and what is its value? 1.0 acres, worth \$ 35.50 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? no Tenant
6. Do all the stove-pipes go direct into good brick chimneys? no stone pipe through partition & floor into a bracket-Brick chimney
7. If the stove pipes pass through wooden partitions or floor, how are they secured? stone pipe ventilator
8. How near to wood? 3' - 4'
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? cloth lined & papered - closely latched to boards

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$7.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20<sup>th</sup> day of Feb. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 7.00  
Total, \$ 9.50

Mrs. Clara Fread  
Mrs. Clara Fread APPLICANT.

Paid by check Mar. 18, 1911.

by J. Bagwell



No. 1374.

# APPLICATION

OF

John Banks.  
Alum Rock - Box 82.  
Danfoss, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 4500.00

Expires 18 day of March 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 27.00

Total amount paid - - \$ 29.50

J. M. Ball  
Agent.

Approved March 18, 1916

E. J. Pitt.  
President.

Ella A. Taylor.  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

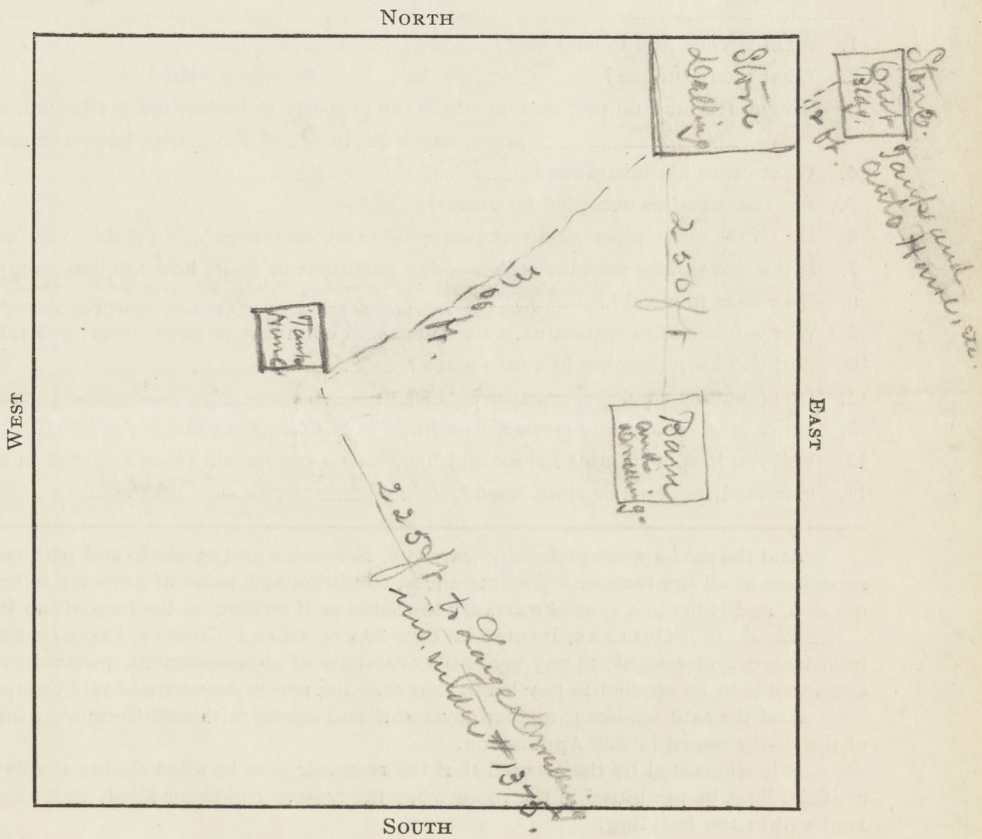
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd. 2:30 P.M. Mar. 18, 1911.

Delivered. Mar 20, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





106  
2

1373

Rate: 700 @ 20% = 1.40

# APPLICATION

Of Mrs Clara Tread ~~San~~ Ceres Postoffice, Santa Clara County, C

**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against damage by fire, for the sum of (\$700.00) Seven Hundred DOLLARS, for the of 18 years, from the 18 day of March 1911, if approved by the pany. It is understood that the value of the property is estimated by the applicant, and that the amount of in on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value
On dwelling No. 1, <u>1 1/2</u> stories, <u>18 x 30</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>shingle</u> roof		
On wing <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>		
On <u>Tank house 14 x 14 attached to end of house</u>	<u>1050.</u>	<u>700</u>
On house No. 2 <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions		
On		
On Piano		
On		
On		
On		
All while contained in dwelling No.		
On Windmill and Tank		
On Barn No. 1		
On Barn No. 2		
On Tons of Hay		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On		
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, \$, Pump House, \$		
On		
On		
On		
On		
Total amount	<u>1050.</u>	<u>700</u>

House and Barn No. 1 being situate lot no. 30 Morgan Hill ranch on Main Ave. Morgan Hills Santa Clara Co. Calif

House and Barn No. 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? Mrs. Clara Tread Less payabk
3. How much land do you own on which the property to be insured is situated, and what is its value? 10. acres, worth \$ 35.50 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? no - Tenant
6. Do all the stove-pipes go direct into good brick chimneys? no a brick-Brick chimney
7. If the stove pipes pass through wooden partitions or floor, how are they secured? stone pipe through partition & floor into stove pipe ventilator
8. How near to wood? 3. inch
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? cloth lined & papered - closely latched to boards

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of (\$700.00) DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of Feb 1911.

Policy Fee, \$ 2.50  
Mill " \$ 7.00  
Total, \$ 9.50

Mrs Clara Tread  
Mrs Clara Tread APPLICANT.

Paid by check Mar. 18. 1911.

by J. Bagwell



No. 1374

# APPLICATION

OF

John Blank  
Alum Rock - Box 82.  
Purifore, Post Office,  
Santa Clara County, Cal.

Amount 1150.00

Expires

Policy 1

Total a

Appro

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

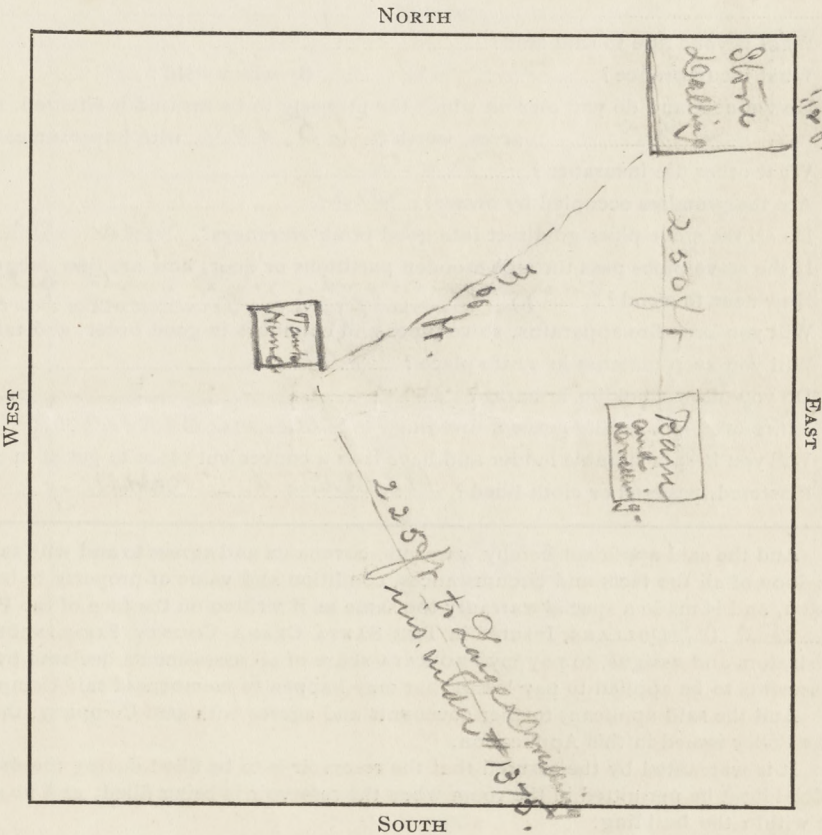
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - 2:30 P.M. Mar. 18, 1911.

Delivered - Mar 20, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





110

1374

Date: \$3600 @ .10% = 3.60  
900 @ .20 = 1.80  
\$ 5.40

# APPLICATION

Of John Hank, Alum Rock Health Resort,  
Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Forty-five Hundred DOLLARS, for the term  
of five years, from the 18th day of March 1911, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On <sup>Stone</sup> dwelling No. 1, stories <u>30</u> x <u>50</u> feet, built <u>1910</u> , now in <u>new</u> repair, roof	<u>4500</u>	<u>3000</u>	<u>500</u>
On <u>wing</u> <u>Pool</u> stories <u>10</u> x <u>60</u> feet, built <u>1910</u> , now in <u>repair</u> , roof		<u>500</u>	
On <u>house</u> No. 2, stories <u>1</u> x <u>feet</u> , built <u>1</u> , now in <u>repair</u> , roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On <u>Piano</u>			
On <u>while</u> contained in dwelling No. <u>1</u>			
On Windmill and Tank <u>house</u> <u>16x30ft-2 story-2 tanks</u>	<u>900</u>	<u>600</u>	
On Barn No. 1 <u>and dwelling combined</u>			
On Barn No. 2 <u>30x40ft-2 story-2 tanks</u>	<u>1200</u>	<u>600</u>	
On <u>Tons of Hay</u> <u>Barn below Built 1897-good repair</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>100</u> , on Pump House, \$ <u>100</u>			
On <u>Out-Building 16x30ft-1 story- Stone</u>	<u>450</u>	<u>300</u>	
Total amount	<u>7050</u>	<u>4500</u>	

House and Barn No. 1 being situated on Alum Rock Avenue adjacent to  
Alum Rock Park, Santa Clara County, Cal.  
House and Barn No 2 being situated on Alum Rock Avenue adjacent to

- What is your title to said land? Deed
- What incumbrance? none By whom held? none
- How much land do you own on which the property to be insured is situated, and what is its value?  
55 acres, worth \$ 65,000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes Brick and Stone, in small
- If the stove pipes pass through wooden partitions or floor, how are they secured? in masonry
- How near to wood? in masonry
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? Yes in Barn dwelling and in Tank-house
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered dwelling in Barn, cloth lined and papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18th day of March 1911.

Policy Fee, \$ 2.50  
Mill " 27.00  
Total, \$ 29.50

John Hank APPLICANT.

Paid by assured. Mar. 20, 1911.

\$2500 canceled, and placed on fruit Aug. 26, 1915.

canceled Aug 26, 1915



No. 1375.

# APPLICATION

OF

John Hark  
Alvin Back - Box 82  
Barfloe, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 4250.00

Expires 18 day of March 1916.

Policy Fee - - - \$2.50

Mill Fee - - - \$21.25

Total amount paid - - \$23.75

J. A. Ball  
Agent.

Approved March 18, 1911

E. J. Pettit  
President.

Ella A. Taylor.  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ½ to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.  
Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

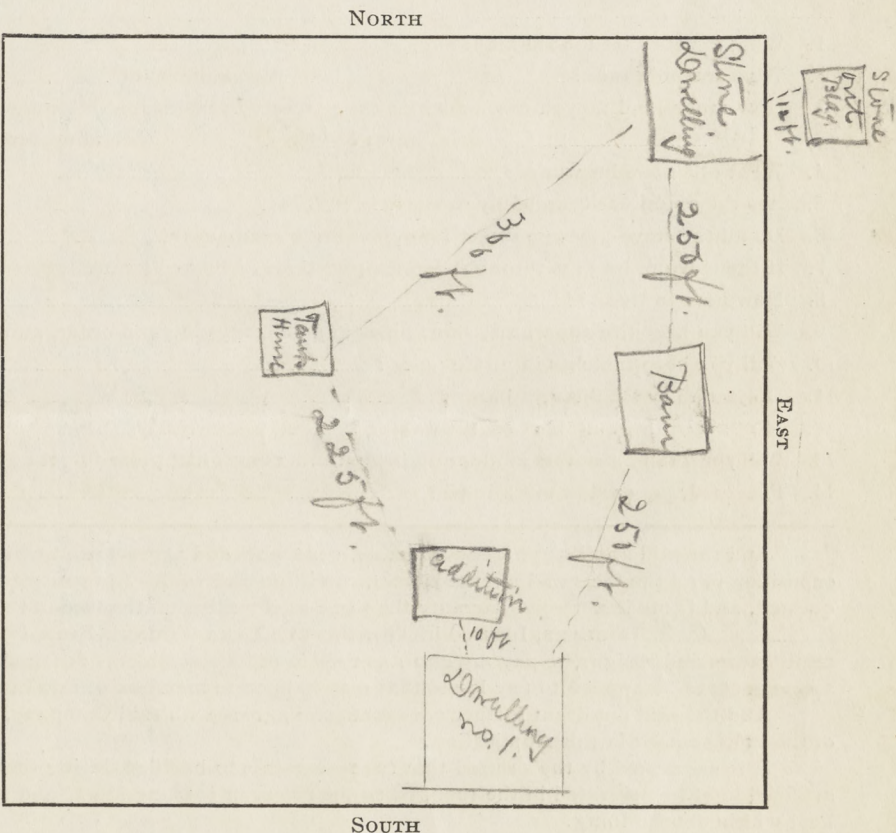
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decid at 2:00 P. M. Mar. 18, 1911.

Delivered. Mar 20, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



110

1375.

Rate: \$4250 @ .10 = \$425

# APPLICATION

Of John Hank Alum Rock Health Resort San Jose, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Forty-two Hundred and Fifty DOLLARS, for the term  
of five years, from the 18th day of March 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>38</u> x <u>44</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>5000</u>	<u>3000</u>	
On wing <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof	<u>1000</u>	<u>600</u>	
On <u>addition 2 story x ft. built 1910-11. new Shingle roof</u>			
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions, <u>including Pianos</u>	<u>1000</u>	<u>650</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One and addition</u>			
On Windmill and Tank .....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On <u>Notified</u> Tons of Hay .....			
On .....			
On <u>Horses</u> .....			
On <u>Horse Wagon</u> .....			
On <u>Horse Spring Wagon</u> .....			
On <u>Horse Buggy</u> .....			
On <u>Horse Phaeton</u> .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>7000</u>	<u>4250</u>	

House and Barn No. 1 being situate on Addition on Alum Rock Avenue, adjoining  
Alum Rock Park - Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
55 acres, worth \$ 65000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? Yes in Tank house and Barn. See app. # 1374.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of. ....  
4250.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18th day of March 1911.

Policy Fee, \$ 2.50  
Mill " 21.25  
Total, 23.75

John Hank APPLICANT.

Paid by assured - Mar. 20. 1911.



No. 1376.

# APPLICATION

OF

George Stephens,

Morgan Hill, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 3500.00

Expires 18 day of March 1906,

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 25.00

Total amount paid, - - - \$ 27.50

Ernest Cunningham  
Agent.

Approved March 25, 1906

G. J. Pettit,  
President.

Ella E. Taylor,  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

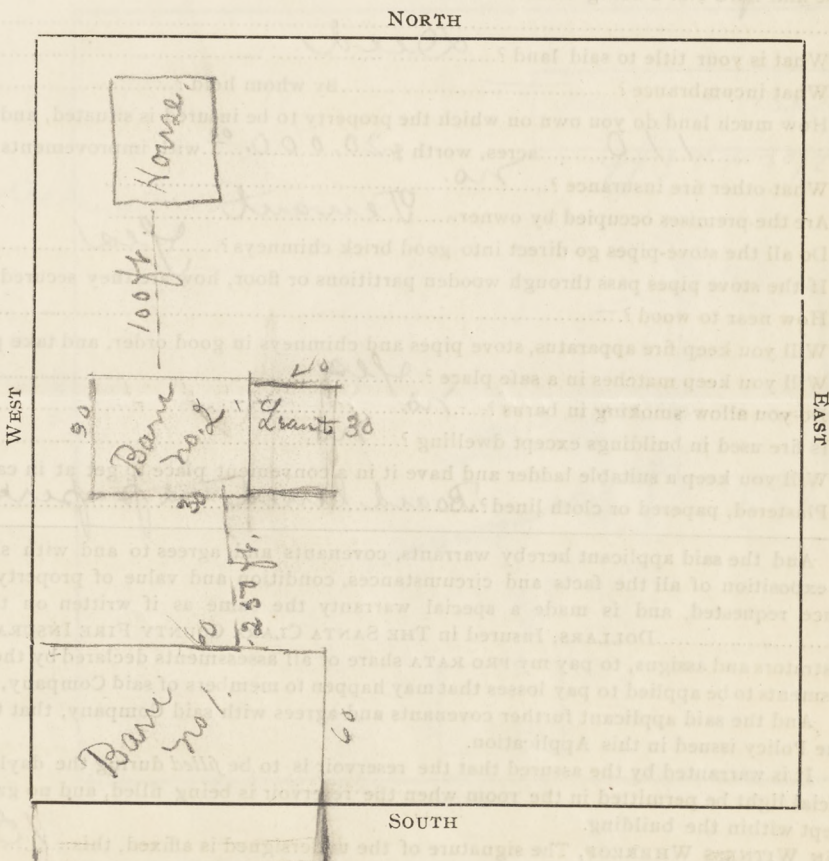
Recd at 4:30 P. M. Mar. 18, 1911.

Written in Office - Mar. 15th.

Mailed - Mar. 25, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





10.6

1376.

Date: \$20.00 @ .50% = 2.000  
1,500 .20 = 3.00  
\$5.00

# APPLICATION

Of George Stephens, Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of thirty-five hundred DOLLARS, for the term  
of five years, from the 18th day of March 1901, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>35</u> x <u>55</u> feet, built <u>1893</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>3000</u>	<u>1500</u>	
On wing ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions <u>including Piano</u> .	<u>750</u>	<u>500</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank .....			
On Barn No. 1 ..... <u>60 x 60 ft</u> built <u>1902</u> - <u>finished painted</u> .....	<u>1000</u>	<u>600</u>	
On Barn No. 2 ..... <u>30 x 30 ft</u> ..... <u>1894</u> - <u>lean to 14 x 30</u> .....	<u>1000</u>	<u>500</u>	
On <u>100</u> Tons of Hay @ <u>\$6</u> per ton. ....	<u>600</u>	<u>400</u>	
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ..... , Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>6350</u>	<u>3500</u>	

House and Barn No. 1 being situate on the Hill Road, 2 1/2 miles East of  
Morgan Hill, Santa Clara Co., Cal.  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? ..... By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
110 acres, worth \$20,000.00 with improvements.
4. What other fire insurance? no
5. Are the premises occupied by owner? Tenant
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Board lined and papered - tongued and grooved

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of..... DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15th day of March 1901.

Policy Fee, \$ 2.50  
Mill " 25.00  
Total, 27.50  
George Stephens APPLICANT.

Paid by check - March 15, 1911.







106

1377

Date:- 1950 @ 15 = 2.90  
200 .. 20 = 1.60

Of  
The S  
fire, for  
of  
It is unc  
property

SAN JOSE, CAL., July 12 - 1915

Having purchased of R. C. Bohnett the property described in  
Policy No. 1377 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said R. C. Bohnett  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: J. Reab Bryant Los Valva

On dwell		1200-	800-
On w			
On			
On house			
On house			
W			
On			
On Piano	<u>Gilbert</u>	225-	100-
On	<u>Chicken House</u>		
On			
On			
All while contained in dwelling No.	<u>One Incubator cellar connected</u>		
On Windmill and Tank	<u>house - 18x18 ft - Shed attached 12x18 ft</u>	300-	200-
On Barn No. 1		600-	400-
On Barn No. 2	<u>Brooder House 11x27 1/2 ft - 11 lamps</u>	150-	100-
On Tons of Hay		40	26
On	<u>Feed Grain</u>	200	133
On one Horses		150	100
On Horse Wagon			
On Horse Spring Wagon		25	17
On Horse Buggy		75	50
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.	<u>one</u>		
On Pumping Plant, \$			
On			
On	<u>Chicken House 260x28</u>	1200-	800-
On	<u>Galvan roof</u>		
On			
Total amount		5665-	3776-

received July 20 1915  
amount of \$1915

House and Barn No. 1 being situate on north side of Guay road  
west of the Los Gatos road 2750  
House and Barn No 2 being situate 1950  
1800

1. What is your title to said land? Deed
2. What incumbrance \$4000- By whom held? John Lee
3. How much land do you own on which the property to be insured is situated, and what is its value? 70  
ten acres, worth \$10000 - with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? Lamps in Brooder House and Incubator cellar
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? saps cloth lining

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2750.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18th day of March 1915.

Policy Fee, \$ 2.50  
Mill " \$ 22.50  
Total, \$ 25.00

R. C. Bohnett APPLICANT.

Paid by assured - May 13, 1911.



No. 1378.

# APPLICATION

OF

J. A. Langtry,  
Superintendent,  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 3042.00.

Expires 20 day of March, 1916

Policy Fee - - - \$2.50

Mill Fee - - - \$19.25

Total amount paid - - \$21.75

L. B. Strickland  
Agent.

Approved March, 25, 1916

E. V. Dattil,  
President.

Ella A. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

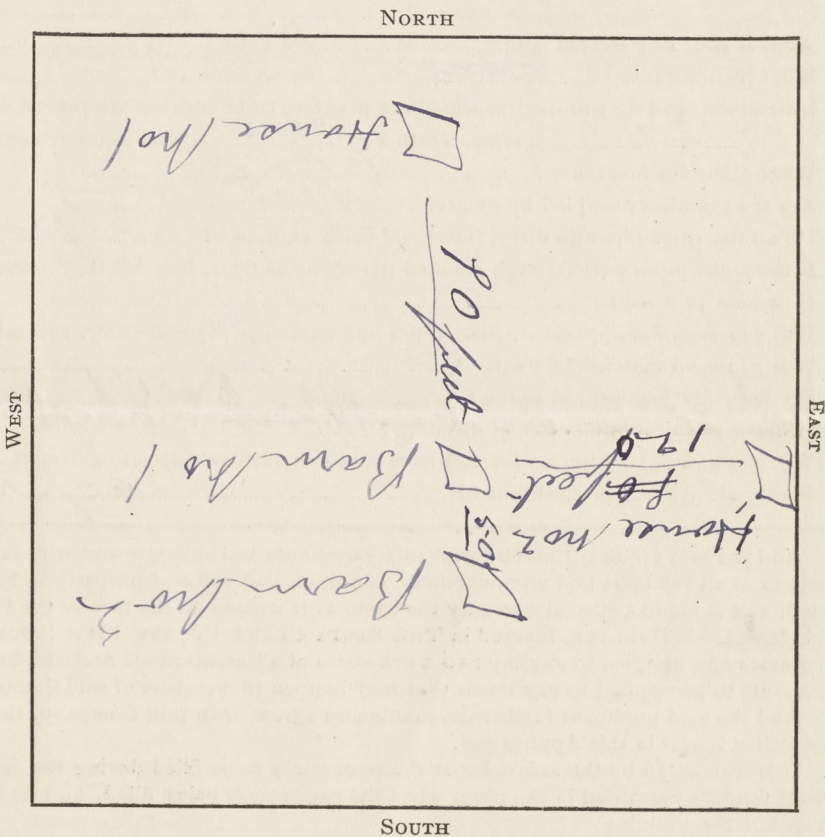
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Deed at 11:30 a.m. Mar. 20, 1911.

mailed - apr 7, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





106

1377

Date:- 1950 @ 15 = 2.90  
800 .. 20 = 1.60  
4.50

# APPLICATION

Of R. C. Bohmett Campbell Postoffice, Santa Clara County, Calif.,  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty Seven Hundred and Fifty DOLLARS, for the term  
of five years, from the 19th day of March 1911, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>one</u> stories <u>18</u> x <u>42</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>wood</u> roof			
On wing ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof	<u>1500</u>	<u>1000</u>	
On ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>1200</u>	<u>800</u>	
On ..... <u>Gilbert</u>			
On Piano ..... <u>Chapman House</u>	<u>225</u>	<u>150</u>	
On ..... <u>Chapman House</u>			
On ..... <u>Chapman House</u>			
On ..... <u>Chapman House</u>			
All while contained in dwelling No. <u>one</u> <u>Incubator cellar concrete</u>			
On Windmill and Tank house <u>18 x 18 ft. Shed attached 12 x 18 ft.</u>	<u>300</u>	<u>200</u>	
On Barn No. 1	<u>600</u>	<u>400</u>	
On Barn No. 2 <u>Brooder House 11 x 27 1/2 ft. 11 lamps</u>	<u>150</u>	<u>100</u>	
On <u>1</u> Tons of Hay	<u>40</u>	<u>26</u>	
On <u>Feed Grain</u>	<u>200</u>	<u>133</u>	
On <u>one</u> Horses	<u>150</u>	<u>100</u>	
On ..... Horse Wagon			
On ..... Horse Spring Wagon	<u>25</u>	<u>17</u>	
On ..... Horse Buggy	<u>75</u>	<u>50</u>	
On ..... Horse Phaeton			
On ..... <u>Notified</u>			
On Harness and Robes			
All while contained in Barn No. <u>one</u>			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On ..... <u>Chickens</u>			
On <u>Chickens</u> <u>House 260 x 28</u>	<u>1200</u>	<u>800</u>	
On <u>Galvan roof</u>			
On .....			
Total amount	<u>5665</u>	<u>3776</u>	

House and Barn No. 1 being situate on north side of Curry road  
west of the Log Cabin road 2750  
House and Barn No 2 being situate 1800

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? John Miller
3. How much land do you own on which the property to be insured is situated, and what is its value? 70  
Ten acres, worth \$ 10000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? Lamps in Brooder House and Incubator cellar
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? paper cloth lined

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2750.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18th day of March 1911.

Policy Fee, \$ 2.50  
Mill " \$ 22.50  
Total, \$ 25.00

R. C. Bohmett APPLICANT.

Paid by assured - May 13, 1911.



No. 1378

# APPLICATION

OF

*St. Laurent*  
*San Joaquin Post Office,*

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue ..... Rate 17c on \$100.  
Exposure and stove-pipe ..... Rate 25c on \$100.  
Exposure and cloth lining ..... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

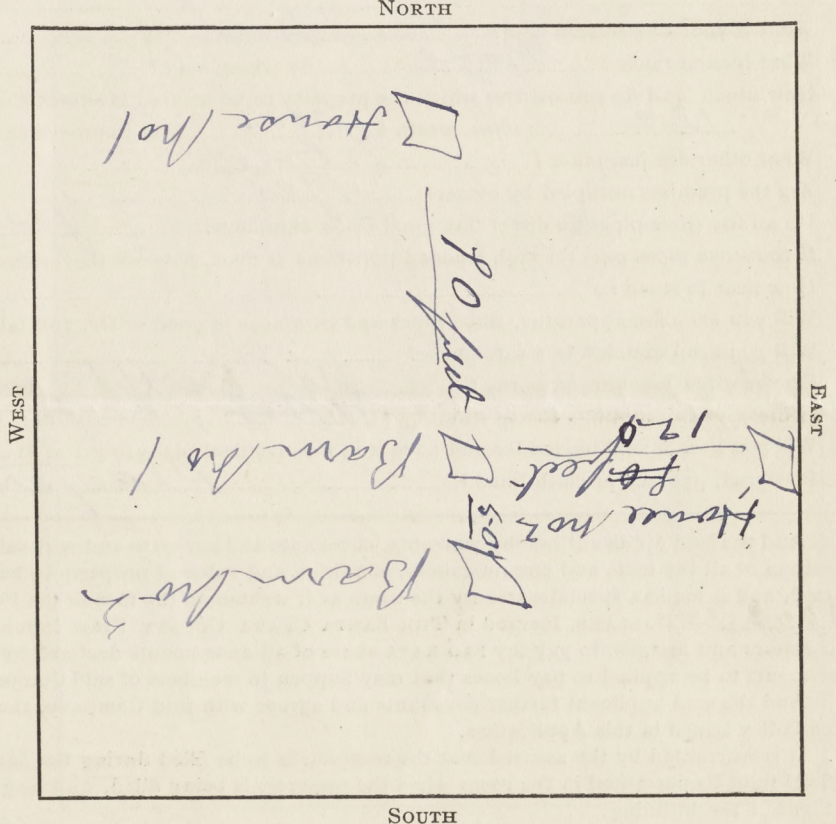
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd at 11:30 a.m. Mar. 20, 1911.

mailed - apr. 7, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





110 ✓

1378.

Date:  $2230 @ .10 = 2.25$   
 $812 \dots 20 = 1.60$   
3.85

# APPLICATION

Of James H Langtry Superintendant Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirty Hundred & Forty Two DOLLARS, for the term  
of 5 years, from the 20th day of March 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories, <u>40 x 40</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2700.</u>	<u>1400.</u>	
On wing ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
On ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
On house No. 2, <u>1</u> stories, <u>30 x 30</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>600.</u>	<u>400.</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>600.</u>	<u>400.</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>1</u>	<u>45.</u>	<u>30.</u>	
On Windmill and Tank..... <u>connected with dwelling</u>			
On Barn No. 1 <u>40 x 60 ft. - shingle roof</u>	<u>488</u>	<u>332.</u>	
On Barn No. 2 <u>20 x 40 ft</u>	<u>86</u>	<u>64</u>	
On <u>20</u> Tons of Hay..... <u>notified tree</u>	<u>182</u>	<u>128</u>	
On .....			
On ..... Horses .....			
On ..... Horse Wagon..... <u>truck insured - March 20, 1916</u>	<u>48</u>	<u>32.</u>	
On ..... Horse Spring Wagon..... <u>loaned - not renewed</u>	<u>75</u>	<u>50.</u>	
On ..... Horse Buggy.....	<u>60</u>	<u>40.</u>	
On ..... Horse Phaeton.....	<u>60.</u>	<u>40.</u>	
On .....			
On Harness and Robes <u>3 set Plow &amp; 1 set Buggy Harness</u>	<u>60</u>	<u>40.</u>	
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>15.00 Fruit Boxes</u>	<u>15.0</u>	<u>100</u>	
On <u>4 Plows</u>			
On .....	<u>38.</u>	<u>26.</u>	
On .....			
Total amount.....	<u>4563.</u>	<u>3042.00</u>	

House and Barn No. 1 being situate on Prospect Road, 3/4 mile East from Lincoln School House - Santa Clara Co., Cal.  
House and Barn No 2 being situate on Prospect "

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 40000  
122 acres, worth \$ 40000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? not except in shop
12. Is fire used in buildings except dwelling? no except in shop
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3042.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18th day of Mar 1911.

Policy Fee, \$ 2.50  
Mill " 19.25  
Total, 21.75

\$17.75 Paid by check - Mar. 20, 1911.  
\$4.00 " April 7, 1911.

J H Langtry APPLICANT.



# APPLICATION

OF

Geo. T. McLaughlin  
Lautner and  
Dan J. J. Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 3025.<sup>00</sup>

Expires 21st day of March 1916.

Policy Fee	-	-	\$2.50
------------	---	---	--------

Mill Fee	-	-	-	\$24.75
<hr/>				

Total amount paid - \$27.25

Received of #435  
no Agent.

Approved *March 25*, 1911

Er. J. D. Smith,  
President.

Ellen Taylor.  
Secretary.

# Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

## DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue.....	Rate 17c on \$100
Exposure and stove-pipe .....	Rate 25c on \$100
Exposure and cloth lining .....	Rate 20c on \$100

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class

Tank houses if near dwellings  
close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate  
Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds shops, store houses, and other out-buildings detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100  
Steam engines, Boilers, etc. Rate 40c on \$100

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate 20c on \$100.

Contents to rate same as buildings in which they are kept.

## EXPOSURES

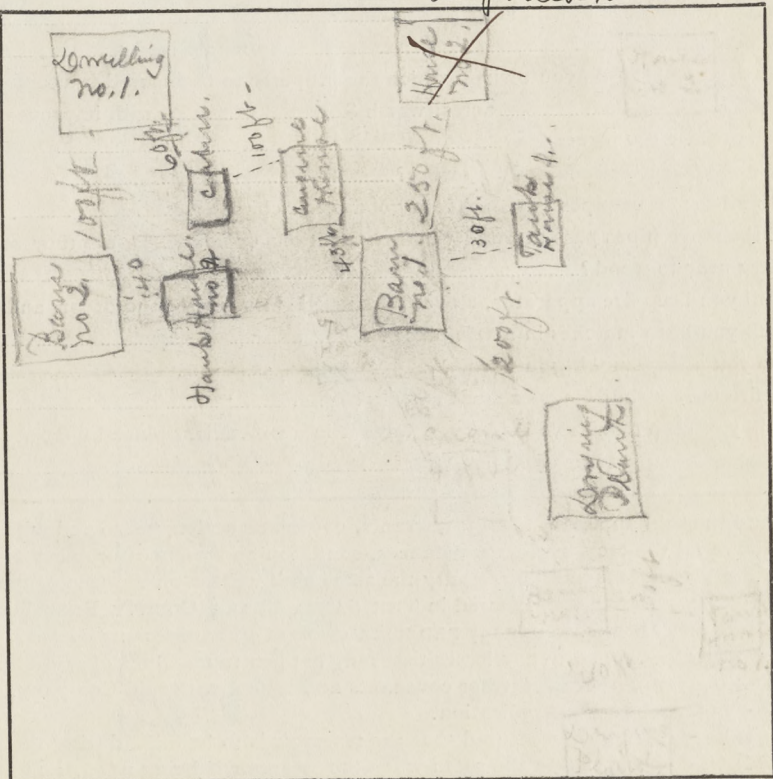
An out-building, except a barn or stable, in which no fire is used, is not an exposure to dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office at 3:35 - Mar. 21, 1911.

Mailed - Apr. 18, 1911

House #2 removed, re-  
modeled, and extra insur-  
ance placed in old live co.,  
Reported, and canceled.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



105  
1379  
Date: 1553 @ .10% = 1.55  
850 " .25 = 2.15  
622 " .20 = 1.25  
4.95

APPLICATION

Of Geo. T. McLaughlin Dan Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand and Twenty-five DOLLARS, for the term  
of five years, from the 21st day of March 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>24</u> x <u>40</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1650</u>	<u>1053</u>	
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On house No. 2 <u>1</u> stories <u>20</u> x <u>32</u> feet, built 1 ....., now in <u>good</u> repair, <u>Shingle</u> roof	<u>150</u>	<u>100</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>450</u>	<u>300</u>	
On .....			
On Piano .....	<u>150</u>	<u>100</u>	
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>house - no. 1</u>	<u>300</u>	<u>200</u>	
On Barn No. 1 <u>40 x 45 ft - 16 ft. posts -</u>	<u>450</u>	<u>300</u>	
On Barn No. 2 <u>24 x 40 ft - 12 ft. posts -</u>	<u>150</u>	<u>100</u>	
On <u>5</u> Tons of Hay	<u>60</u>	<u>40</u>	
On .....			
On <u>Two</u> Horses	<u>400</u>	<u>150</u>	
On <u>Two</u> Horse Wagon	<u>45</u>	<u>30</u>	
On <u>Two</u> Horse Spring Wagon	<u>150</u>	<u>100</u>	
On Horse Buggy			
On Horse Phaeton			
On <u>Truck</u>	<u>45</u>	<u>30</u>	
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, <u>on Pump House, \$</u>			
On <u>Tank and Tank - house no. 2</u>	<u>150</u>	<u>100</u>	
On <u>Engine House</u>	<u>100</u>	<u>66</u>	
On <u>Drying Plant - 20 x 32 ft.</u>	<u>100</u>	<u>66</u>	
On <u>1500 Fruit Trays - \$450 - 200 Fruit Boxes \$20 -</u>	<u>470</u>	<u>290</u>	
Total amount		<u>4920</u>	<u>3025</u>

House and Barn No. 1 being situate on Gurtner Avenue, near Dan Jose Santa Clara Co., Cal.  
House and Barn No 2 being situate on same place.

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? —
3. How much land do you own on which the property to be insured is situated, and what is its value?  
26 acres, worth \$ 15600.00 with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? In Engine House and Drying Plant.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3025.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21st day of March 1911.

Policy Fee, \$ 2.50  
Mill " 24.75  
Total, 27.25

Geo. T. McLaughlin APPLICANT.

Paid by check. Mar. 31, 1911.



No. 1380

# APPLICATION

OF

Paul Henry

Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 3000.00

Expires 1st day of April 1911.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 15.00

Total amount paid, - - - \$ 17.50

Standers

Agent.

Approved April 1, 1911.

G. J. Pettit

President.

Ella A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

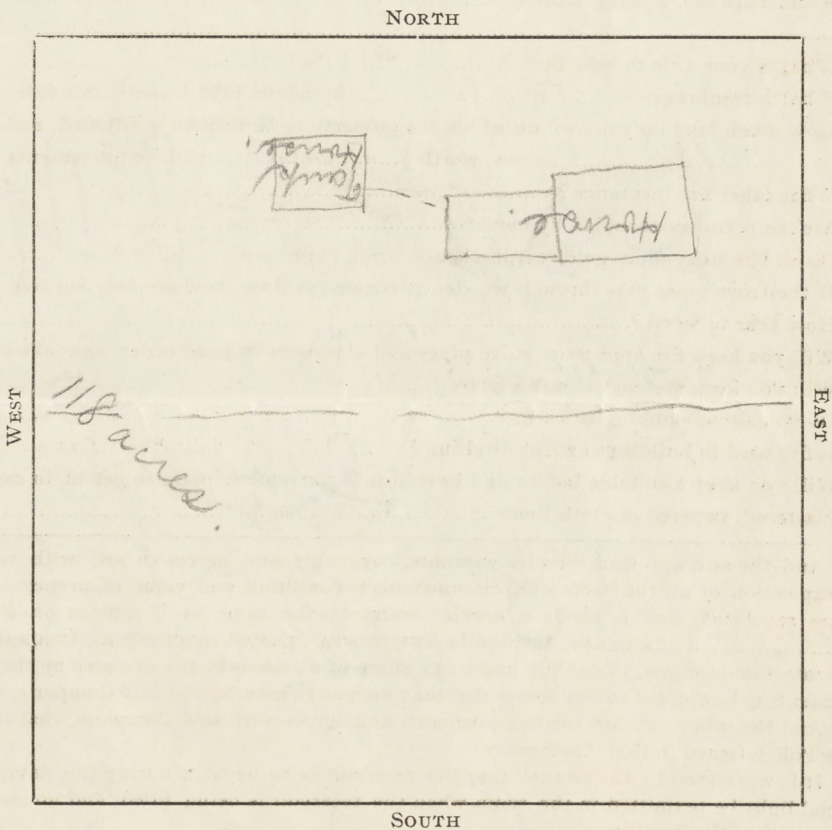
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 11:45 a.m. Apr. 1, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





13.0  
2

1380.

Date: - 3000 @ 10% = 300.

# APPLICATION

Rebate 3 yrs. 9.00  
Paid Jan. 4. 1913

Of Philo Hersey San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Three Thousand DOLLARS, for the term  
of 5 years, from the 1st day of April 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, 2 stories <u>35</u> x <u>64</u> feet, built <u>1873</u> , now in <u>good</u> repair, <u>single</u> roof }	<u>4000.00</u>	<u>2600</u>	
On wing ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ..... now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300.00</u>	<u>200</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1			
On Windmill and Tank <u>with cabin of 4 rooms</u>	<u>500.00</u>	<u>200</u>	
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay			
On .....			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>4800</u>	<u>3000</u>	

House and Barn No. 1 being situate on Saratoga Avenue 3 miles south of Santa Clara

House and Barn No. 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? 15000.00 By whom held? Amesa Cotton Co
3. How much land do you own on which the property to be insured is situated, and what is its value?  
118 acres, worth \$ 50000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? by tenant
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no except in cabin mentioned - brick chimney
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29th day of March 1911.

Policy Fee, 2.50  
Mill " 15.00  
Total, 17.50

Philo Hersey APPLICANT.

Paid by check Apr. 23. 1911



No. 1381

# APPLICATION

OF

Phil Henry

San Jose  
Santa Clara County, Cal.

Post Office,

Amount Insured, = = \$ 900.00

Expires 1st day of April 1906

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 4.50

Total amount paid, - - - \$ 7.00

Al Standen

Agent.

Approved April 1, 1906

G. J. Gattit

President.

Ella A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

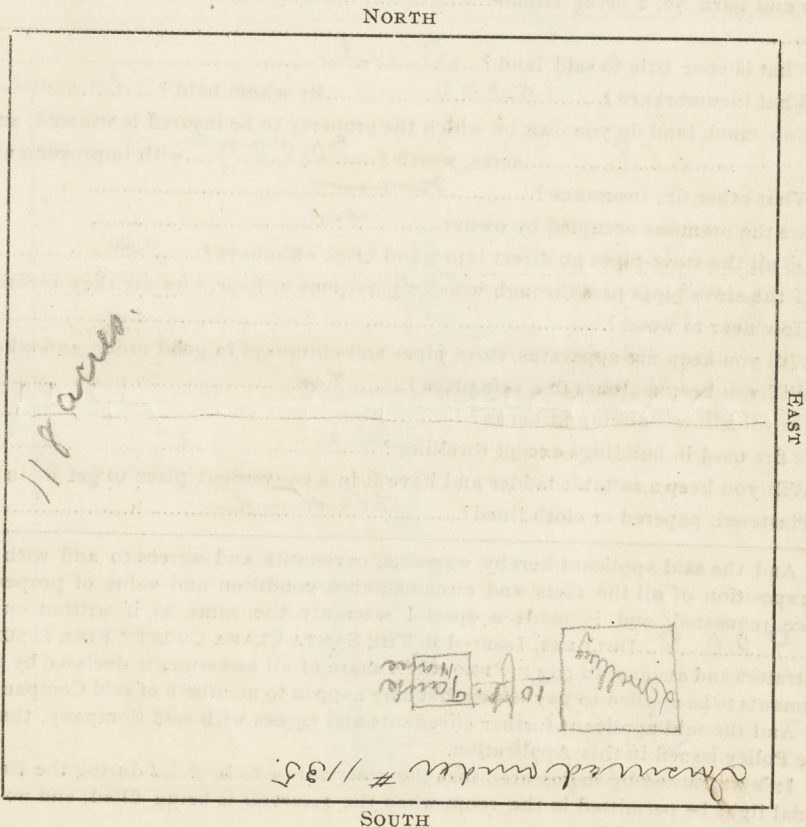
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decd at 11:45 a.m. April 1, 1911

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





130

1381

Date: 900 @ 10 = .90

# APPLICATION

Rebate 3 yrs. \$2.70  
Paid to Husey Jan. 4. 1913.

Of Phil Husey San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum Five Hundred DOLLARS, for the term  
of 5 years, from the 1st day of April 1901, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On <u>In the Sheldon Husey home</u>	<u>1500.00</u>	<u>900</u>	
On Piano <u>on Saratoga Avenue 3 miles</u>			
On <u>South from Santa Clara</u>			
On .....			
On .....			
All while contained in dwelling No. <u>Insured under Policy #1135</u>			
On Windmill and Tank <u>this company</u>			
On Barn No. 1.....			
On Barn No. 2.....			
On .....Tons of Hay.....			
On .....			
On .....Horses.....			
On .....Horse Wagon.....			
On .....Horse Spring Wagon.....			
On .....Horse Buggy.....			
On .....Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>1500</u>	<u>900</u>	

Canceled at request of assured.  
January 4. 1913

House and Barn No. 1 being situate on Saratoga Ave West side - 1 mile  
South of Maridian corners  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? 15000 By whom held? Amasa Eaton Es.
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
11.8 acres, worth \$ 50000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 900.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29th day of March 1901.

Policy Fee, \$ 2.50  
Mill " 4.50  
Total, \$ 7.00

Phil Husey APPLICANT.

Paid by check Apr. 22. 1911



No. 1382

# APPLICATION

OF

E. A. M. Priestley

Leaphyll. Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 1918.06

Expires 1st day of April 1906.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$9.94

Total amount paid, - - - \$12.44

J. M. Lighter. Agent.

Approved April 1, 1901,

E. J. Pettit. President.

Ella A. Taylor. Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

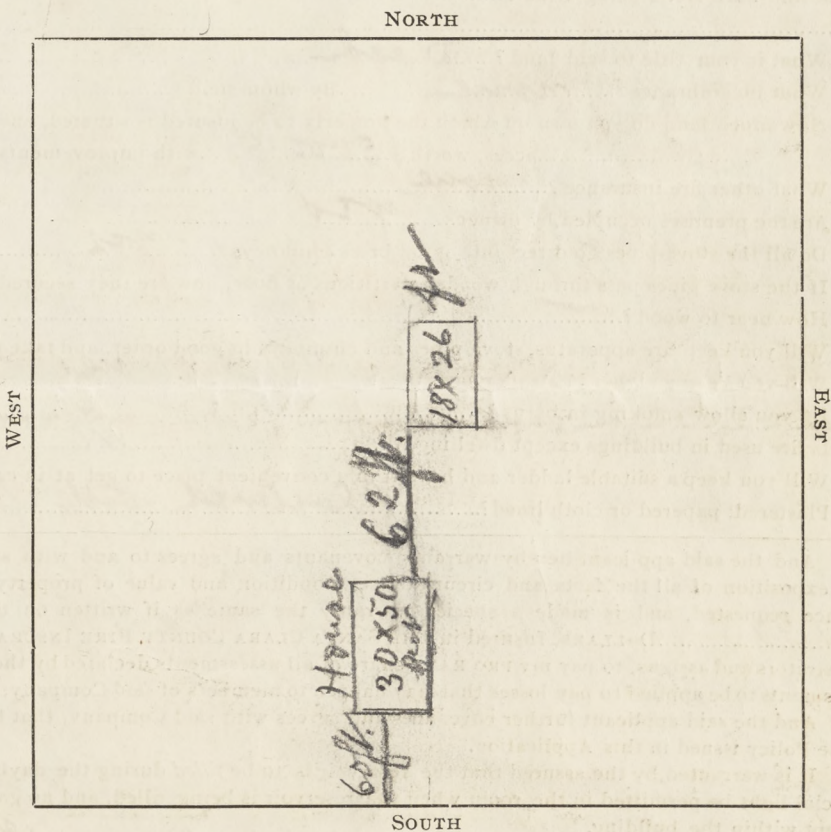
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd at 1:30 P.M. Apr. 1, 1911.

Sent by Mr. Lighter. Apr. 1, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Hamilton Avenue



130

1382

Date: 1835 @ 10<sup>4</sup> = 1835  
80 " 28 = 168  
1.993

## APPLICATION

Of E. A. W. Priestley Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum 1915 DOLLARS, for the term  
 of 5 years, from the 1<sup>st</sup> day of April 1901, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories <u>30x50</u> feet, built <u>1911</u> ..... now in <u>good</u> repair, <u>shingle</u> roof }	<u>2500.00</u>	<u>1660.00</u>	<u>5</u>
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions <u>7 Carpenter's tools</u>	<u>250.00</u>	<u>175.00</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank.....			
On Barn No. 1 <u>18x26</u> built in <u>1911</u> <u>shingle roof</u>	<u>120.00</u>	<u>80.00</u>	<u>100</u>
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>2870.00</u>	<u>1915.00</u>	

House and Barn No. 1 being situate Hamilton Ave. 1/2 mile north of Campbell

House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
10 acres, worth \$ 5000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? ---
8. How near to wood? ---
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered with fiber cement.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1915 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 1<sup>st</sup> day of April 1901.

Policy Fee, \$ 2.50  
 Mill " \$9.99  
 Total, \$ 12.47

Ernest A. W. Priestley APPLICANT.

Paid by check Apr. 1, 1911.



No. 1383

# APPLICATION

OF

J. T. McMill  
Post Office,  
Santa Clara County, Cal.

Amount Insured - \$ 1700.00

Expires 3rd day of April 1916

Policy Fee - \$2.50

Mill Fee - \$10.60

Total amount paid - \$13.10

Renewal of # 439  
no Agent.

Approved April 8, 1911

E. J. Pettit.

President.

Ella C. Taylor.  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.  
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

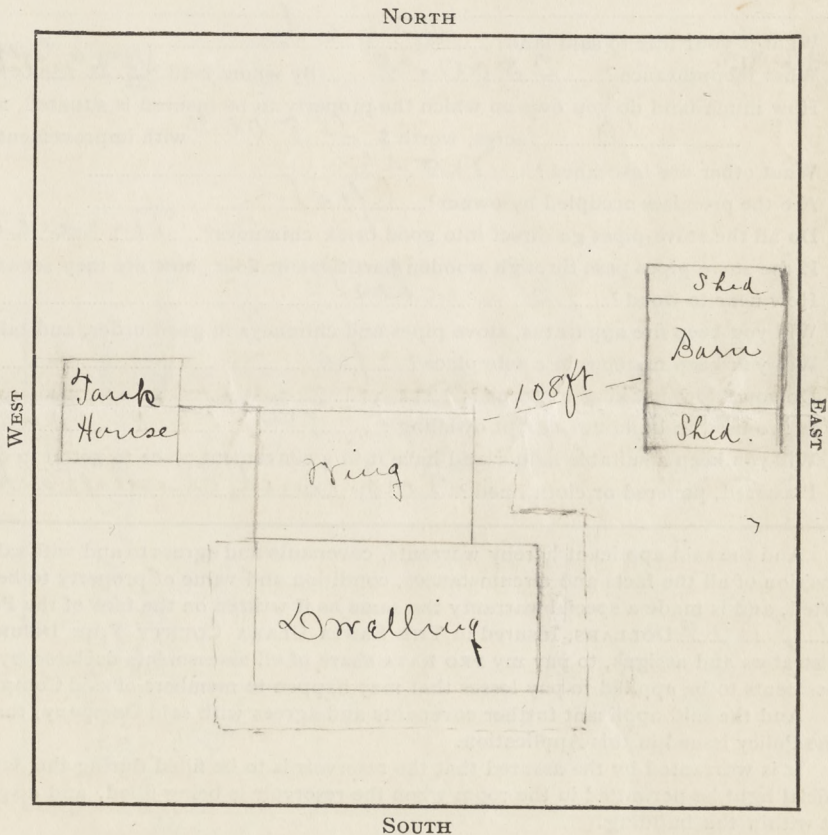
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd. - Apr. 3rd. 1911 - 9 a.m.

Mailed - Apr. 8, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





Rate:  $\frac{\$1600 @ .12^4}{100 @ .20^4} = \frac{1.92}{.20}$   
 $\underline{2.12}$

# APPLICATION

SAN JOSE, CAL.,

Aug 16

1912

Having purchased of J. T. McMill the property described in  
 Policy No. 1383 in the Santa Clara County Fire Insurance Company, and the said Policy  
 having been assigned to me by said J. T. McMill  
 I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
 to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed:

E. J. Singer

SAN JOSE, CAL.,

July 7

1929.

Having purchased of ... E. W. Singer ... the property described in  
 Policy No. 1383 in the Santa Clara County Fire Insurance Company, and the said Policy  
 having been assigned to me by said ... E. W. Singer ...  
 I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
 to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed:

a. J. Spoon

SAN JOSE, CAL.,

August 9.

19/3.

Having purchased of Alfred J. Sporn the property described in  
Policy No. 1383 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Alfred J. Sporn  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed:

Amanda M. M. Ginz

7. If the stove pipes pass through wooden partitions or floor, how are they secured? *cellulose*  
8. How near to wood? *1/2 inches*  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *Yes*  
10. Will you keep matches in a safe place? *Yes*  
11. Do you allow smoking in barns? *no*  
12. Is fire used in buildings except dwelling? *no*  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *Yes*  
14. Plastered, papered or cloth lined? *cloth lined, closely packed and papered. Ceiled.*

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....

140.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this .....day of.....191....

Policy Fee, \$2.50

Pennsylv. \$10 60

Total, \$13.10

Z. T. McGill

APPLICANT.

Paid by Check. Apr. 3. 1911.



No. 1384

# APPLICATION

OF

W.B. Dineard

San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured - \$2100.00

Expires 3rd day of April 1914

Policy Fee - \$2.50

Mill Fee - \$12.15

Total amount paid - \$14.65

J.H. Greenman  
Agent.

Approved April 8, 1911

E. J. Pettit  
President.

Ella A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.  
Contents to rate same as buildings in which they are kept.

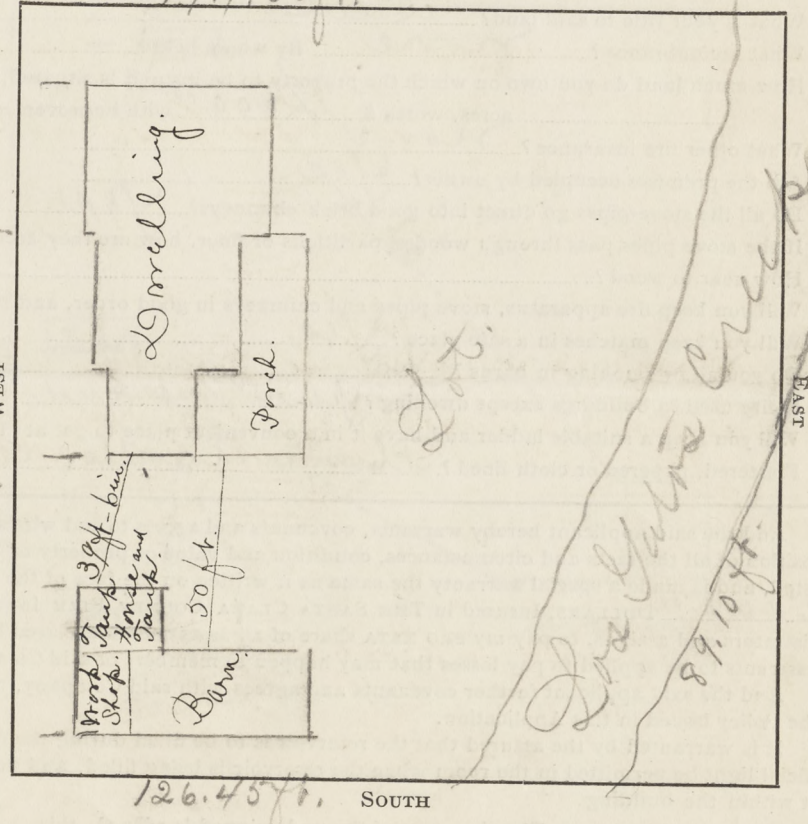
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - J.D.M. April 3, 1911.  
mailed - April 8, 1911.

No Buildings across St.  
San Salvador St.  
174.50 ft. NORTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



128 ✓

1383

Date:  $\frac{1600 @ .12 = 1.92}{100 @ .20 = .20}$   
2.12

# APPLICATION

Z. T. McGill Los Gatos

Postoffice, Santa Clara County, Calif., to

the Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
for the sum of Seven hundred DOLLARS, for the term

five years, from the 3rd day of April 1911, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
Dwelling No. 1, <u>1 1/2</u> stories, <u>16</u> x <u>22</u> feet, built <u>1884</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
wing <u>1</u> stories, <u>16</u> x <u>22</u> feet, built <u>1891</u> , now in <u>"</u> repair, <u>"</u> roof			
<u>Tank House - 14 x 14 ft. 30 ft. high attached to House</u>	<u>2400</u>	<u>1600</u>	
house No. 2, <u>"</u> stories, <u>"</u> feet, built <u>18</u> , now in <u>"</u> repair, <u>"</u> roof			
household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1 <u>16 ft x 22 ft. Two Sheds attached</u>	<u>150</u>	<u>100</u>	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>2550</u>	<u>1700</u>	

*Cancelled at request of assured  
Aug. 25 - 1913*

House and Barn No. 1 being situated on Vineland Ave. near the Santa Cruz  
and Los Gatos Road - Santa Clara County, Cal.

House and Barn No 2 being situated

- What is your title to said land? Deed
- What incumbrance? 2500.00 By whom held? Wm. A. Godfrey Trustee for Mrs. Isabelle W. Godfrey
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 4500.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Terra-cotta - on brackets outside.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? with Terra-cotta collars
8. How near to wood? 1/2 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? cloth lined, closely tacked and papered. Ceiled.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of

1700.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this ..... day of ..... 1911...

Policy Fee, \$ 2.50  
Premium \$ 10.60  
Total, \$ 13.10

Z. T. McGill APPLICANT.

*Paid by Check Apr. 3. 1911.*



No. 1384

# APPLICATION

OF

A.B. Prasad

Dan J. J. Post Office,  
Santa Clara County, Cal.

Amount Insured - \$2100.00

Expires 3rd day of April 1914

Policy Fee - \$2.50

Mill Fee - \$12.15

Total amount paid - \$14.65

J. H. Greenman  
Agent.

Approved April 8, 1911

E. J. Pettit

President.

Ella A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

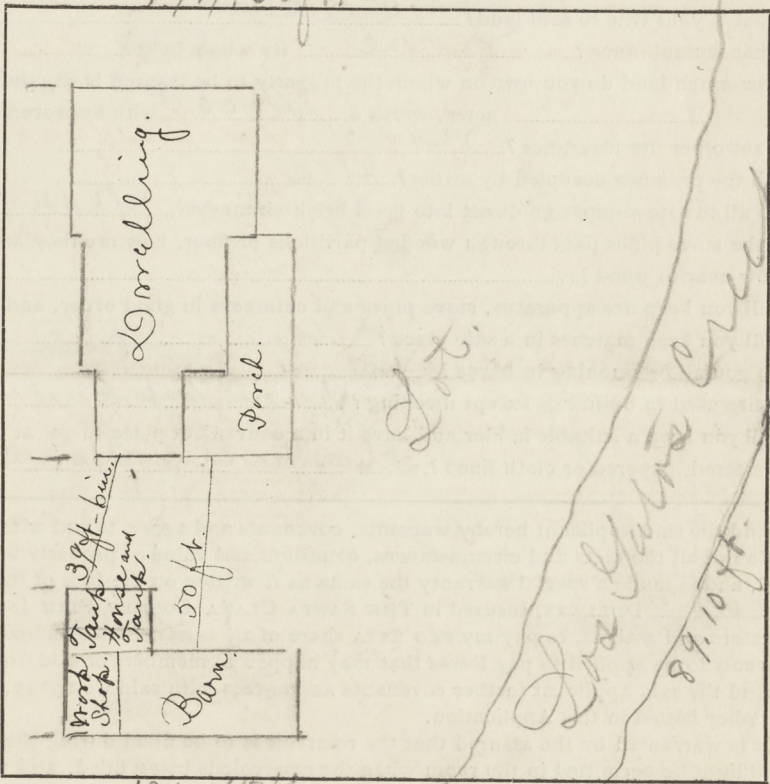
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - S.D. on April 8, 1911.  
mailed - April 8, 1911.

no Buildings across St.

Dan Salvador St.  
174.50 ft. NORTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



130

1384

 Date: 1800 @ 15% = 2.70  
 300 @ 45% = 1.35  
 4.05

## APPLICATION

Of A. B. Pinard San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-one Hundred DOLLARS, for the term  
 of three years, from the 3rd day of April 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>18</u> x <u>44</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>single</u> roof	<u>2400</u>	<u>1600</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair, ..... roof			
On house No. 2..... stories..... x ..... feet, built 1....., now in..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>300</u>	<u>200</u>	
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> <u>Renewed</u> <u>#2222</u>			
On Windmill and Tank.....			
On Barn No. 1 <u>28x30ft-2 story Tank House connected-14x14ft-250</u>	<u>1450</u>	<u>300</u>	
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>3750</u>	<u>2100</u>	

House and Barn No. 1 being situate #810 West San Salvador St. just outside  
new limits of city. - San Jose, Santa Clara Co., Cal.  
 House and Barn No 2 being situate .....

- What is your title to said land? Deed
- What incumbrance? none By whom held? —
- How much land do you own on which the property to be insured is situated, and what is its value? Lot 174.50 ft x 223.88 ft  
Back-126.45 ft.  
acres, worth \$ 14000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? —
- How near to wood? —
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? yes in Tank House, for Laundry - stove pipe this old male.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered walls - ceiling, tongued and grooved

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2100.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3rd day of April 1911.

Policy Fee, \$ 2.50  
 Mill " \$12.15  
 Total, \$14.65

A. B. Pinard APPLICANT.

Paid by assured - April 4, 1911.



No. 1385.

# APPLICATION

OF

J. Arthur Staff

Mantua's Livery Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 2000.00

Expires 6th day of April 1916

Policy Fee - - - \$2.50

Mill Fee - - - \$10.00

Total amount paid - - \$12.50.

J. F. Miller Agent.

Approved April 8, 1916

E. J. Pettit, President.

Ellen A. Taylor, Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 10c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue.....Rate 17c on \$100.  
Exposure and stove-pipe.....Rate 25c on \$100.  
Exposure and cloth lining.....Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, but an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

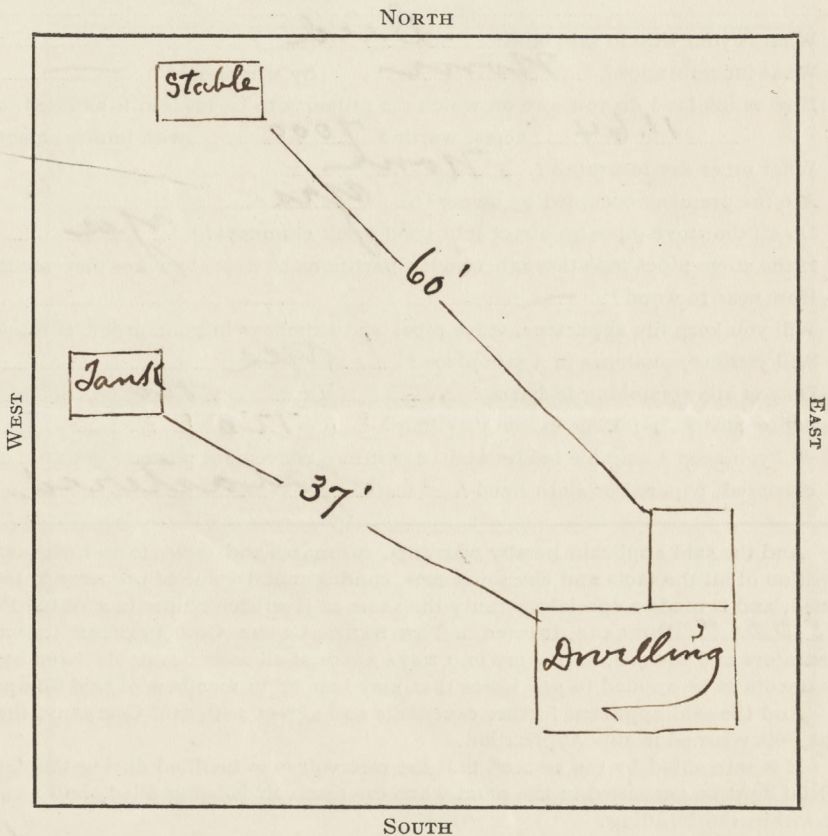
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decid in Office at 9 a.m. Apr. 6, 1911.

Delivered Policy - June 29, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





130

1385.

Rate: 2000 @ .10% = 2.00

# APPLICATION

Rebate: \$6.00  
to be applied on  
next policy.

Of J. Arthur Huff Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Thousand DOLLARS, for the term  
of five years, from the Sixth day of April 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>28 x 38</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>single</u> roof	<u>2500</u>	<u>1650</u>	
On wing <u>1</u> stories, <u>25 x 15</u> feet, built <u>1910</u> , now in <u>"</u> repair, <u>"</u> roof			
On <u>"</u>			
On house No. 2 <u>"</u> stories <u>"</u> feet, built <u>"</u> , now in <u>"</u> repair, <u>"</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>600</u>	<u>350</u>	
On <u>"</u>			
On Piano			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On <u>"</u> Tons of Hay			
On <u>"</u>			
On <u>"</u> Horses			
On <u>"</u> Horse Wagon			
On <u>"</u> Horse Spring Wagon			
On <u>"</u> Horse Buggy			
On <u>"</u> Horse Phaeton			
On <u>"</u>			
On Harness and Robes			
All while contained in Barn No. <u>"</u>			
On Pumping Plant, \$ <u>"</u> , on Pump House, \$ <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
Total amount	<u>3100</u>	<u>2000</u>	

Cancelled at request of assured -  
Property sold,  
December 14, 1912.

House and Barn No. 1 being situate in Mayfield Tr. 2 mi. west from Mt. View  
on Mabell tract 1/4 mile S. of San Francisco road. on  
House and Barn No 2 being situate Maybell lot.

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? "
3. How much land do you own on which the property to be insured is situated, and what is its value? 11.64 acres, worth \$ 7000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? "
8. How near to wood? "
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this Fifth day of April 1911.

Policy Fee, \$ 2.50  
Mill " \$ 10.00  
Total, \$ 12.50

J. Arthur Huff APPLICANT.

Paid by check - June 29, 1911.



No. 1386.

# APPLICATION

OF

Helan Van O. Johnson

200 Alta Post Office,  
Santa Clara County, Cal.

Amount Insured - \$2875.00

Expires 11th day of April 1914.

Policy Fee - \$2.50

Mill Fee - \$9.75

Total amount paid - \$12.25  
by drawing Policy #1275.

W. O. Jackson  
Agent.

Approved April 15<sup>th</sup> 1911

G. M. Dittit,  
President.

Ella O. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

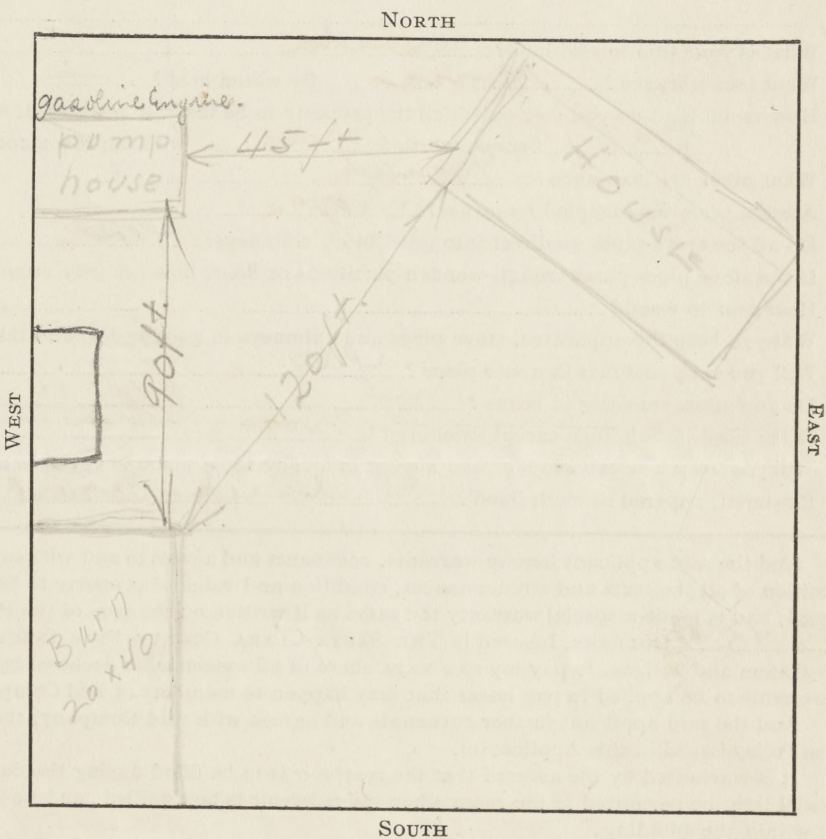
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd at 4:30 P. M. April 10, 1911.

Policy delivered - April 17, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



130

1386.

Rate: 2500 @ .10 = 250  
375 @ .20 = 75  
3.25

# APPLICATION

Of Mrs Helen Van A Gordon Los Altos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-eight Hundred and Seventy-five DOLLARS, for the term  
of Three years, from the eleventh day of April 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>36</u> x <u>68</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2500</u>	<u>1500</u>	
On wing <u>7</u> stories <u>16</u> x <u>24</u> feet, built <u>1890</u> , now in <u>repair</u> , <u>shingle</u> roof			
On <u>house</u> No. 2 <u>2</u> stories <u>x</u> feet, built <u>1890</u> , now in <u>repair</u> , <u>shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>2000</u>	<u>1000</u>	
On <u>Piano</u>			
On <u></u>			

Advertising

Books

Illustrations

L. Van Anderson

Designer of Fine Printing

748 Pacific Bldg.  
San Francisco

Dec. 13, 1912

Ella A. Taylor, Secy.,  
Santa Clara Co. Fire Ins. Co.,  
SAN JOSE, Cal.

Madam:

In reply to yours of the 9th instant:

The conditions necessary to grant a vacancy permit on Policy no. 1386 held by Mrs Helen Van AN Gordon, as stipulated by you have been complied with as far as I understandt them. A neighbor at all times keeps an eye upon the property and all doors and windows have been securely fastened, as well as rubbish cleared away from buildings. Am sure Mrs. Gordon would be glad to have the permit granted for three months following.

Thanking you, I am,

Very truly,

*L. Van Anderson*

2875

retain in hand

Yes

a full, just and true of the insurance re- heirs, executors, ad- within sixty days, said g the life of my Policy. any shall form a part

ot in use, and that no aid reservoirs shall be

1911.

APPLICANT.

11.25 Rebate Paid assured upon 11.11.11



No. 1387.

# APPLICATION

OF

Mrs. M. A. Stone

San Jose

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 1801.00

Expires 16 day of April 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 11.25

Total amount paid - - \$ 13.75

Emma Cair Stone

Agent.

Approved April 17 1916

President.

Ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fit to basis rate; Rate, 12c on \$100.  
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate, 20c on \$100.

3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and paper or painted, adds 1/2 to basis rate; Rate, 15c on \$100.  
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100  
Exposure and stove-pipe... Rate 25c on \$100  
Exposure and cloth lining... Rate 20c on \$100  
Galvanized iron flues, incased in cement, or larger flues with air chamber between, or classed with brick chimney, and rate as first-class Tank houses if near dwelling, rate with it. close to barn, rate with barn.

Barns or stables, detached and their contents rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate Rate, 25c on \$100.

Fruit houses and Fruit driers (private), she shops, store houses, and other out-buildings detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

745 Pine St San Francisco Cal  
Mar 11th 1914

Miss Ella A. Taylor  
Sec. Santa Clara Fire Ins Co  
San Jose, Calif.

Dear Miss Taylor:

Please renew my fire policy no 1386 which expires Mch 14th 1914. Would like same extended to Mch 14th 1916.

Send bill to me at above address. Very truly yours  
Helen Van A. Gordon

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



130

1386.

Rate: 2500 @ 50 = 2.50  
375 @ 20 = .75  
3.25

## APPLICATION

Of Mrs. Helen Van A. Gordon - Los Altos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-eight Hundred and Seventy-five DOLLARS, for the term  
 of Three years, from the eleventh day of April 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>36</u> x <u>68</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2500</u>	<u>1500</u>	
On wing <u>1</u> stories <u>16</u> x <u>24</u> feet, built <u>1890</u> , now in <u>repair</u> , <u>shingle</u> roof			
On <u>house</u> No. 2 <u>1</u> stories <u>16</u> x <u>24</u> feet, built <u>1890</u> , now in <u>repair</u> , <u>shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>2000</u>	<u>1000</u>	
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On Barn No. 1 <u>20 x 40 ft - left over / end - new</u>	<u>450</u>	<u>300</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Sunray</u>	<u>135</u>	<u>75</u>	
On <u>Harness and Robes</u>			
All while contained in Barn No. 1			
On Pumping Plant, \$ <u>100</u> , on Pump House, \$ <u>100</u>			
On <u>Exp. expired - Apr. 11, 1914.</u>			
On <u>Demerol - #2233</u>			
Total amount	<u>5085</u>	<u>2875</u>	

House and Barn No. 1 being situate on El Monte Ave., near Mountain View, Santa Clara County, Cal. 3 miles S.W. of Mountain View.  
 House and Barn No 2 being situate on El Monte Ave., near Mountain View, Santa Clara County, Cal. 3 miles S.W. of Mountain View.

- What is your title to said land? Deed
- What incumbrance? none By whom held? —
- How much land do you own on which the property to be insured is situated, and what is its value?  
5 1/2 acres, worth \$ — with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? —
- How near to wood? —
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered - boarded

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2875.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10th day of April 1911.

Policy Fee, \$ 2.50

Mill " \$ 1.75

Total, \$ 2.25

Ad. Apr. 11, 1911. By canceling Policy # 1275

Helen Van A. Gordon APPLICANT.

23.50 on Can Policy # 1275  
11.25 Rebate Paid assured April 17, 1911



No. 1387.

## APPLICATION

OF

Mrs. M. A. Stone

San Jose

Santa Clara County, Cal.

Post Office,

Amount Insured - - \$ 1801.00

Expires 16 day of April, 1916

Policy Fee - - \$ 2.50

Mill Fee - - \$ 11.25

Total amount paid - - \$ 13.75

Emma Cair Stone

Agent.

Approved April 17 1916

Ella A. Taylor

President.

Secretary.

### Classification of Risks

First class dwellings and contents detached basis rate, 10c on \$100.

#### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and paper or painted, adds 1/2 to basis rate; Rate, 15c on \$1
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$1

Exposure and stove-pipe... Rate 25c on \$1

Exposure and cloth lining... Rate 20c on \$1

Galvanized iron flues, incased in cement, or larger flues with air chamber between, classed with brick chimney, and rate as first-class Tank houses if near dwelling, rate with it.

close to barn, rate with barn.

Barns or stables, detached and their content rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate, 25c on \$100.

Fruit houses and Fruit driers (private), shops, store houses, and other out-buildings detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$ Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

#### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

445 Pine St San Francisco Cal  
Mar 11th 1914

Miss Ella A. Taylor  
Sec. Santa Clara Fire Ins Co  
San Jose, Calif.

Dear Miss Taylor:

Please renew  
my fire policy no 1386  
which expires Mch 14th 1914  
Would like same extended  
to Mch 14th 1916.

Send bill to me at above  
address. Very truly yours  
Helen van A. Gordon

#### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Rate:  $\frac{2500}{375} @ .60 = 2.50$   
 $\quad \quad \quad \cdot .20 = .75$   
            
        3.25

# APPLICATION

Of Mrs. Helen Van A. Gordon - Los Altos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Ten cents - eight Hundred and Seventy-five DOLLARS, for the term  
 of Three years, from the eleventh day of April 1911, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, $\frac{1}{2}$ stories $36 \times 68$ feet, built 1890, now in good repair, single roof	2500	1500	
On wing 1 stories $16 \times 24$ feet, built 1890, now in " repair, " roof			
On No. 1			
On house No. 2 stories x feet, built 1890, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	2000	1000	
On No. 2			
On Piano			

## Advertising

## Books

## Illustrations

**L. Van Anderson**  
*Designer of Fine Printing*  
748 Pacific Bldg.  
San Francisco

Ella A. Taylor  
Santa Clara Co  
SAN JOSE, Cal.

Madam :

In reply

The  
a vacancy perm  
by Mrs Helen V  
by you have be  
I understand t  
keeps an eye up  
and windows ha  
well as rubbish  
Am sure Mrs. G  
permit granted

Thank

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.....  
s, ad-  
s, said  
Policy.  
a part

... that no  
said reservoirs shall be

..191/..

APPLICANT.

11.25. Debate Paid assured april 17. 1911



No. 1387.

# APPLICATION

OF

Mo. McAtone

Joe White

Santa Clara County, Cal.

Post Office,

Amount Insured - - \$ 1801.00

Expires 16 day of April, 1916.

Policy Fee - - - \$2.50

Mill Fee - - - \$11.25

Total amount paid - - \$13.75

Guinn Carlin Stone

Agent.

Approved April 17 1916

President.

Ella A Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

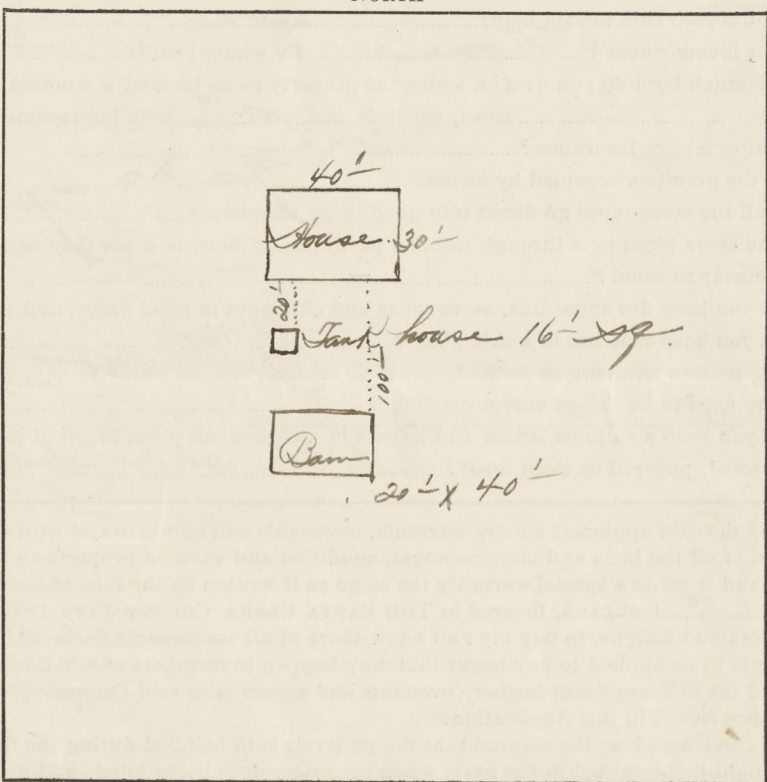
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - 4:30 P. M. Apr. 13, 1911.

Mailed - Apr. 18, 1911.

NORTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



SAN JOSE, CAL., *Feb 2nd* 1912

Having purchased of Mrs. M. A. Stone the property described in  
 Policy No. 1387 in the Santa Clara County Fire Insurance Company, and the said Policy  
 having been assigned to me by said Mrs. M. A. Stone  
 I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
 to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Mrs. Ora M. Fisk.

SAN JOSE, CAL., Dec - 0, 1913

Having purchased of Ora M. Fish the property described in  
 Policy No. 1387 in the Santa Clara County Fire Insurance Company, and the said Policy  
 having been assigned to me by said Ora M. Fish  
 I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
 to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed:.....Thomas Store.....

SAN JOSE, CAL., .....19....

Having purchased of.....*Thomas Stone*.....the property described in  
Policy...No. *1387*.....in the Santa Clara County Fire Insurance Company, and the said Policy..  
having been assigned to me by said .....*Thomas Stone*.....  
I hereby accept the said Policy...of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: James R. [unclear]

SAN JOSE, CAL., *June 6*, 19*14*.

Having purchased of Annie S. Stein the property described in  
Policy No. 1387 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Annie S. Stein  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: John M. Clark

And the  
exposition of a  
requested, and is  
1801  
ministrators ar  
assessments to

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13<sup>th</sup> day of April 1911.

Policy Fee, \$	2.50
Mill "	11.25
Total,	<u>\$13.75</u>

45 rebate  
on Can. Furniture  
after rate was passed.

M. A. Stone, APPLICANT.

Paid by Check Apr. 17, 1911.



No. 1388.

# APPLICATION

OF

J. L. Lush

ATD - 03438.

Paratoga

Santa Clara County, Cal.

Post Office,

Amount Insured - - \$2325.<sup>00</sup>

Expires 19 day of April, 1916.

Policy Fee - - \$2.50

~~Rate~~ Fee - 5yrs - \$14.50

Total amount paid - \$17.00

Renewal of #445  
No Agent.

Approved April, 15<sup>th</sup> 1911

E. J. Pettit.

President.

Elva D. Taylor.

Secretary.

Classification of Risk

First basis re

1. C through to basis
2. C roof, floor 20c on
3. C ing, un or pain
4. E building rate; R
- Expost
- Expost
- Expost
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- Tank close to
- Barn rate at
- Barn Rate, 2
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For Value Recieved I hereby assign my interest in the within Policy of Insurance to Annie K.Stein.

Thomas Stone

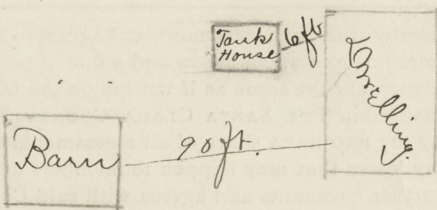
Dated; August 12th 1914.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

EAST



SOUTH



120  
1387  
Rate: \$1171 @ .12 = 1.40  
1334 @ .10 = 1.35  
464 @ .20 = .90  
2.30

# APPLICATION

Of Mrs. M. A. Stone Los Gatos, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred & One & 00/100 DOLLARS, for the term  
of 5 years, from the 16th day of April 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, 1 stories <u>40' x 30'</u> feet, built <u>1899</u> , now in <u>good</u> repair, <u>good</u> roof	1500.00	1000.00	
On - wing - stories - feet, built 1 - , now in - repair, - roof			
On			
On house No. 2 stories - feet, built 1 - , now in - repair, - roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	250.00	<del>166.67</del>	<u>1911</u>
On			
On Piano	100.00	<del>66.67</del>	<u>1911</u>
On			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank - <u>hansel</u> - <u>16 x 16 ft</u>	100.00	105.00	
On Barn No. 1 <u>20 x 40 ft</u> - built <u>1898</u> <u>Shed</u> <u>12 x 40</u> - <u>Shingled</u>	150.00	100.00	
On Barn No. 2			
On <u>5</u> Tons of Hay	60.00	40.00	
On			
On <u>2</u> Horses	150.00	100.00	
On <u>1</u> - <u>1</u> Horse Wagon	50.00	<del>33.33</del>	
On <u>1</u> - <u>2</u> Horse Spring Wagon	100.00	66.00	
On <u>1</u> - <u>1</u> Horse Buggy	50.00	34.00	
On <u>1</u> - <u>1</u> Horse Phaeton	75.00	<del>50.00</del>	
On			
On Harness and Robes	60.00	40.00	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ - , on Pump House, \$ -			
On			
On			
On			
On			
Total amount	\$2705.00	\$1801.00	

House and Barn No. 1 being situate On west side of Quinto Road about 3 1/2 miles north from Los Gatos  
House and Barn No 2 being situate 1635  
224 1411 66 7345

1. What is your title to said land? Owner - Deed
2. What incumbrance? None By whom held? Bank
3. How much land do you own on which the property to be insured is situated, and what is its value? 21 acres, worth \$ 10,000.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Yes
8. How near to wood? Yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth and paper Four boards

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1801.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13th day of April 1911.

Policy Fee, \$ 2.50  
Mill " 1.25  
Total, \$ 3.75  
45% rebate on can. furniture after rate was raised.

Paid by check Apr. 17, 1911.

M. A. Stone APPLICANT.



No. 1388

# APPLICATION

OF

*29 Church*  
*Attn. - Box 38.*

*Plantaga*  
Post Office,  
Santa Clara County, Cal.

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On *1-2* Ho

*S. Stein*  
*Nov. 9, 1914*

SAN JOSE, CAL., *Feb 2nd* 1912

Having purchased of *Mrs. M. A. Stone* the property described in  
Polic. *y* No. *1387* in the Santa Clara County Fire Insurance Company, and the said Polic. *y*  
having been assigned to me by said *Mrs. M. A. Stone*  
I hereby accept the said Polic. *y* of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *Mrs. Ora M. Tish*

SAN JOSE, CAL., *Dec 8* 1913

Having purchased of *Ora M. Tish* the property described in  
Polic. *y* No. *1387* in the Santa Clara County Fire Insurance Company, and the said Polic. *y*  
having been assigned to me by said *Ora M. Tish*  
I hereby accept the said Polic. *y* of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *Thomas Stone*

For Value Received I hereby assign my interest in the  
within Policy of Insurance to Annie K. Stein.

Dated: August 12th 1914

to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *John Raab*  
*Flora C. Raab*

And the  
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assessments to

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this *23th* day of *April* 191*1*.

Policy Fee, \$ *2.50*  
Mill " *1.25*  
Total, \$ *3.75*

*45 rebate*  
*on can. premium*  
*after rate was raised.*

*M. A. Stone* APPLICANT.

*Paid by check Apr. 17, 1911*



No. 1388

# APPLICATION

OF

*28 June 1911*

*Atto. - Box 38.*

*Paratoga*

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$2325.00

Expires 19 day of April 1911.

Policy Fee - - \$2.50

*Rate* - *5/100* - \$14.50

Total amount paid - \$17.00

*Renewal of \$4445*  
No Agent.

Approved *April 15* 1911

*G. J. Pettit*

President.

*Ellie D. Taylor*

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue Rate 17c on \$100.  
Exposure and stove-pipe Rate 25c on \$100.  
Exposure and cloth lining Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

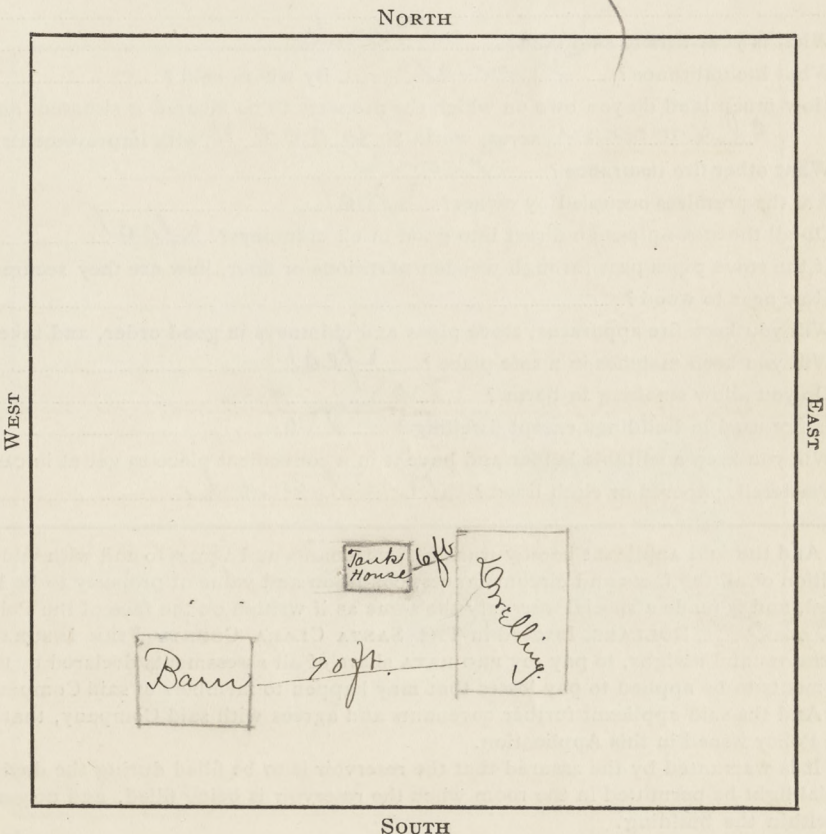
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Written in Office - 5 P.M. - Apr. 15, 1911.*

*Mailed - Apr. 19, 1911.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





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✓✓

1388.

Date: 1740 @ 10 = 1.75  
585 .. 20 = 1.15  
2.90

# APPLICATION

Of L. J. Church Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-three Hundred and Twenty-five DOLLARS, for the term  
of five years, from the 19th day of April 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>One</u> story, <u>36</u> x <u>54</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof	1800	1100	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	540	355	
On .....	225	150	
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank house</u>	200	135	
On Barn No. 1 <u>18x28ft - 16ft posts. Sled 16x28ft on meside</u>	400	265	
On Barn No. 2 .....			
On <u>6</u> Tons of Hay.....	60	40	
On .....	60	40	
On <u>One</u> Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On <u>One</u> Horse Buggy.....	60	40	
On <u>One</u> Horse Phaeton.....	120	80	
On <u>One</u> Horse Truck.....	25	15	
On Harness and Robes.....	140	25	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On <u>400 - 8ft Fruit Trays</u> .....	90	60	
On <u>300 Fruit Boxes</u> .....	30	20	
On .....			
Total amount.....	3650	2325	

House and Barn No. 1 being situate on Fruit Vale Ave. about 5 miles  
East of Saratoga, Santa Clara County, Cal.  
House and Barn No 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? None By whom held? —
- How much land do you own on which the property to be insured is situated, and what is its value?  
eleven acres, worth \$ 6000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? —
- How near to wood? —
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
2325.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19th day of April 1911.

Policy Fee, \$ 2.50  
Mill " 14.50  
Total, \$ 17.00

L. J. Church APPLICANT.

Paid by assured. April 15, 1911.

2160 - Saratoga  
165 - Saratoga



No. 1389

## APPLICATION

Trustee of

M. E. Shurek

Latoya Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 800.00

Expires 20 day of April 1906.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$10.80

Total amount paid, - - - \$13.30.

J. J. Shurek Agent.

Approved M. E. Shurek 1906

E. J. Shurek President.

Ella A. Taylor Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

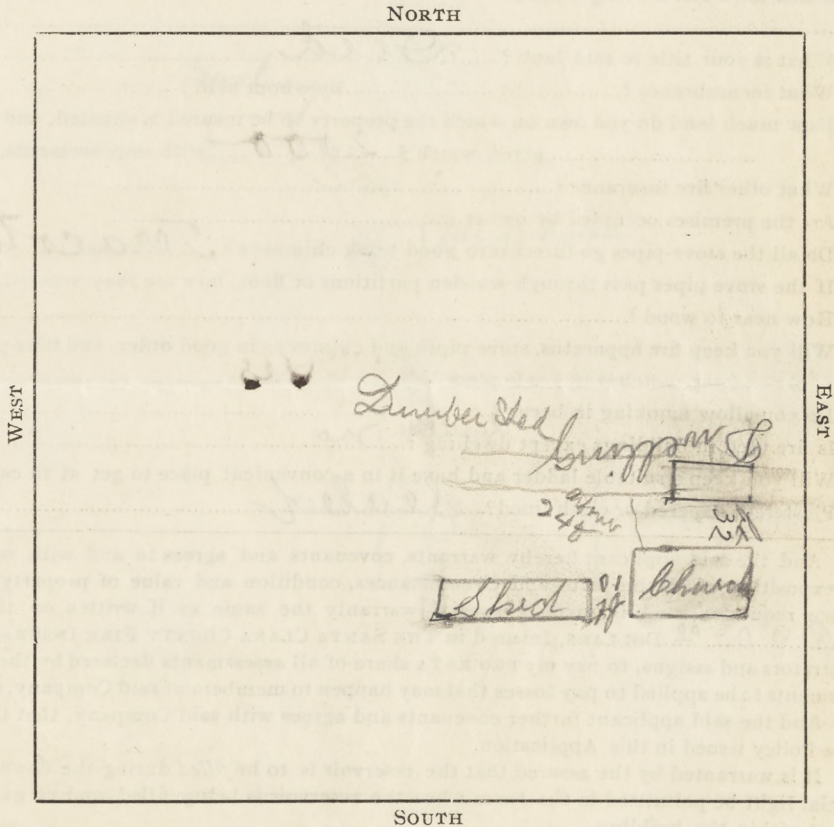
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Delivered -

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





130

1389

Date: 800 @ 27. 2.16.

# APPLICATION

The M. E. Church, Saratoga

Of Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or  
damage by fire, for the sum of Eight Hundred DOLLARS, for the term  
of 5 years, from the 20 day of April 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
M. E. Church Building			
On dwelling No. 1, 26x42 feet, built 1895, now in good repair, Shingle roof	12.00	6.00	
On wing, 14x14 feet, built 1897, now in good repair, Shingle roof	2.25	1.50	
On Horse Shed			
On house No. 2, 14x14 feet, built 1897, now in good repair, Shingle roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On Furniture	75	50	
On Piano			
On			
On			
On			
On			
All while contained in Building No. 1			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	1500	800	

House and Barn No. 1 being situate Church and Horse Shed, being  
situated on the Saratoga and Los Gatos road  
House and Barn No. 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? Lot 46 x 150 ft  
acres, worth \$ 2000 with improvements.
4. What other fire insurance?
5. Are the premises occupied by owner?
6. Do all the stove-pipes go direct into good brick chimneys? Teracotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Sealed

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of \$ 800.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20th day of March 1911.

Policy Fee, \$ 2.50  
Mill " \$ 0.80  
Total, \$ 3.30

E. C. Stamper  
G. W. Balkins

E. M. Cunningham, APPLICANT.

Trustee and Custodian of  
Property.

Paid - April 20, 1911.



No. 1396

# APPLICATION

OF

E. Barbano

Campbell  
Santa Clara County, Cal.

Post Office,

Amount Insured, = \$ 676

Expires 24 day of April 1911

Policy Fee, \$ 2.50

Mill Fee, \$ 6.75

Total amount paid, \$ 9.25

M. A. Ross.

Agent.

Approved Mary A. 1911

E. J. Dettit,

President.

Ella C. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

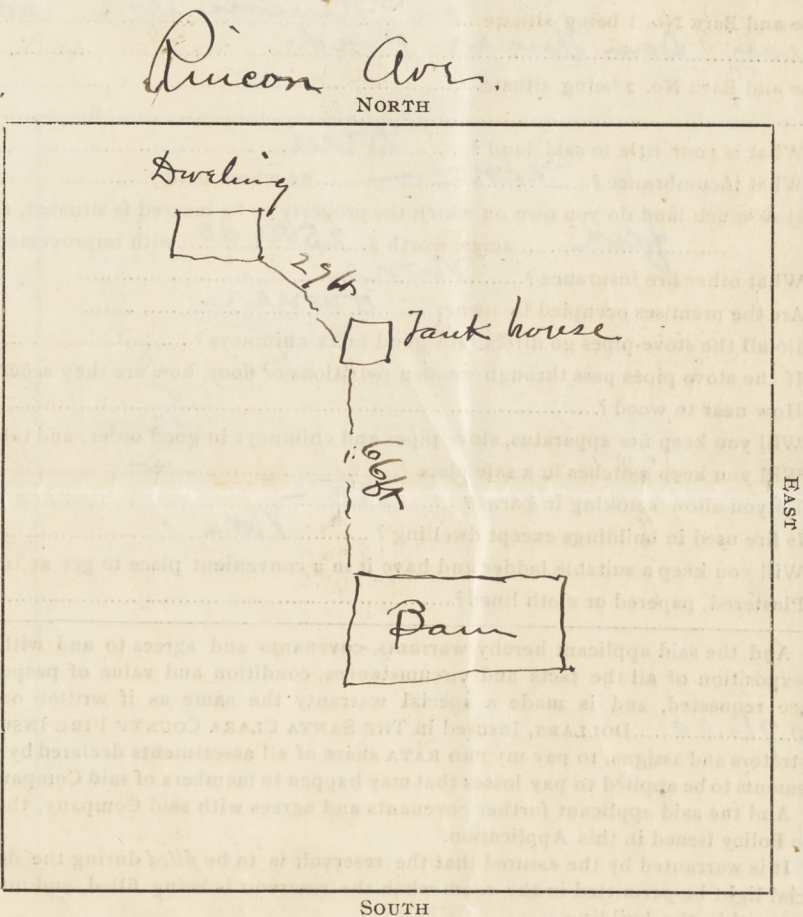
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at 1:45 P.M. Apr. 24, 1911.

Mailed May 2, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of G. Barbano Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Six hundred and seventy six DOLLARS, for the term  
 of five years, from the 24th day of April 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1 <u>30ft x 48ft. Main part 2 stories</u>	<u>\$1450.00</u>	<u>300.00</u>	
<u>On Barn No. 2</u> <u>Builded in 1911</u>			
On <u>8</u> Tons of Hay .....	<u>90.00</u>	<u>60.00</u>	
On <u>1 gray horse</u> .....	<u>200.00</u>	<u>133.35</u>	
On <u>one</u> Horses (Hay) .....	<u>100.00</u>	<u>66.65</u>	
On <u>one</u> Horse Wagon <u>Truck</u> .....	<u>100.00</u>	<u>66.</u>	
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....	<u>75.00</u>	<u>50.00</u>	
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount <u>side</u> .....	<u>\$1015.00</u>	<u>\$676.00</u>	

House and Barn No. 1 being situate on Rincon Ave. about 2 miles S.W. of Campbell  
near San Jose Road.  
 House and Barn No. 2 being situate .....

- What is your title to said land? Deed
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? five acres, worth \$2500.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? owner
- Do all the stove-pipes go direct into good brick chimneys? .....
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
- Will you keep matches in a safe place? no
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 676.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22nd day of April 1911

Policy Fee, \$ 2.50  
 Mill " \$ 6.75  
 Total, \$ 9.25

G. Barbano APPLICANT.

Paid by check April 24, 1911.



No. 1391

# APPLICATION

OF

David Vattathuratt

1570 Bankers

San Jose, Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 1538.00

Expires 27 day of April 1914

Policy Fee - - \$ 2.50

Mill Fee - - \$ 5.25

Total amount paid - - \$ 7.75

Renewal of #432.

Ins Agent.

Approved April 22 1914

G. H. Bennett,

President.

Ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.

2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.

3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.

4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue Rate 17c on \$100. Exposure and stove-pipe Rate 25c on \$100. Exposure and cloth lining Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

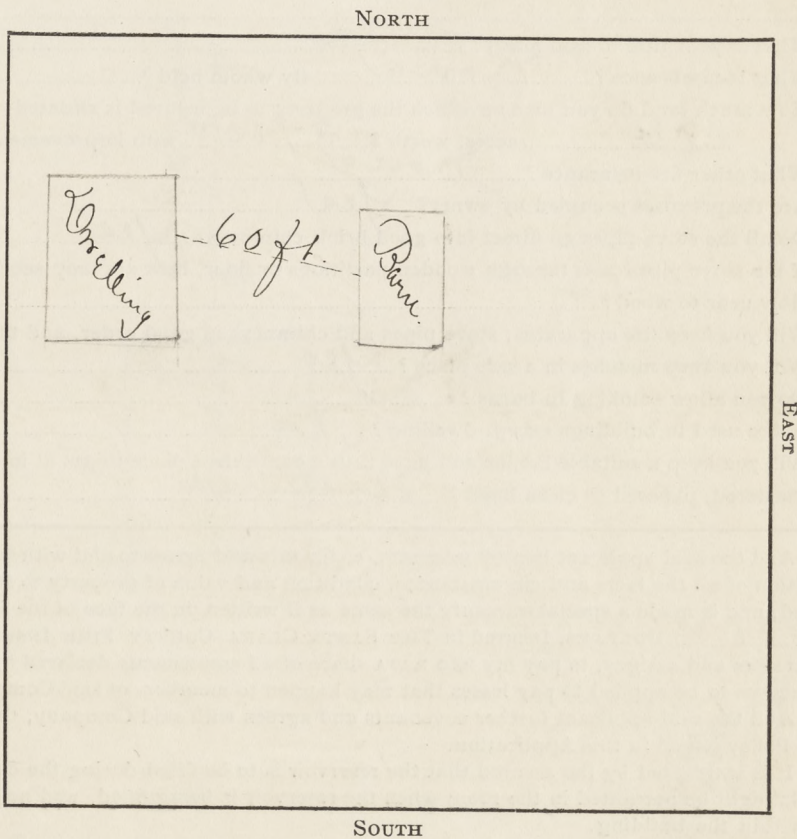
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 3:20 P. M. April 20, 1911.  
mailed - Apr. 27, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



12.6

1391.

Rate: 1322 @ 10% = 1.32  
216 ... 20 = .43  
1.75

# APPLICATION

Of David Satterthwait, San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Fifteen Hundred and Thirty-eight DOLLARS, for the term  
 of three years, from the 27th day of April 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> story <u>30</u> x <u>36</u> feet, built <u>1903</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>1989</u>	<u>1322</u>	
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.			
On <u>Piano</u>			
On <u>expired - April 27, 1914.</u>			
On <u>Renewed - #2244</u>			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1 <u>20 x 24 ft.</u>	<u>325</u>	<u>216</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>100</u> , on Pump House, \$ <u>100</u>			
On <u>100</u>			
On <u>100</u>			
On <u>100</u>			
Total amount <u>Fifteen Hundred and Thirty-eight</u>	<u>2314</u>	<u>1538</u>	

House and Barn No. 1 being situate at #1570 Park Ave. between Hedding and  
McKendrick St., near San Jose, Cal.  
 House and Barn No 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? -
3. How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2 acres, worth \$ 3700.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1538.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20th day of April 1911.

Policy Fee, \$ 2.50  
 Mill " 5.25  
 Total, \$ 7.75

David Satterthwait APPLICANT.

Paid by Check April 25, 1911.



No. 1392

# APPLICATION

OF

*Bele Benadict*  
D.O. 18-Box 82.

*Mountain View* Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 2500.00

Expires 28 day of April 1912.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 2.50

Total amount paid - - \$ 5.00

*M. E. Miller*  
Agent.

Approved *April 22*, 1911

*E. J. Pettit*  
President.

*ella O Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.  
Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

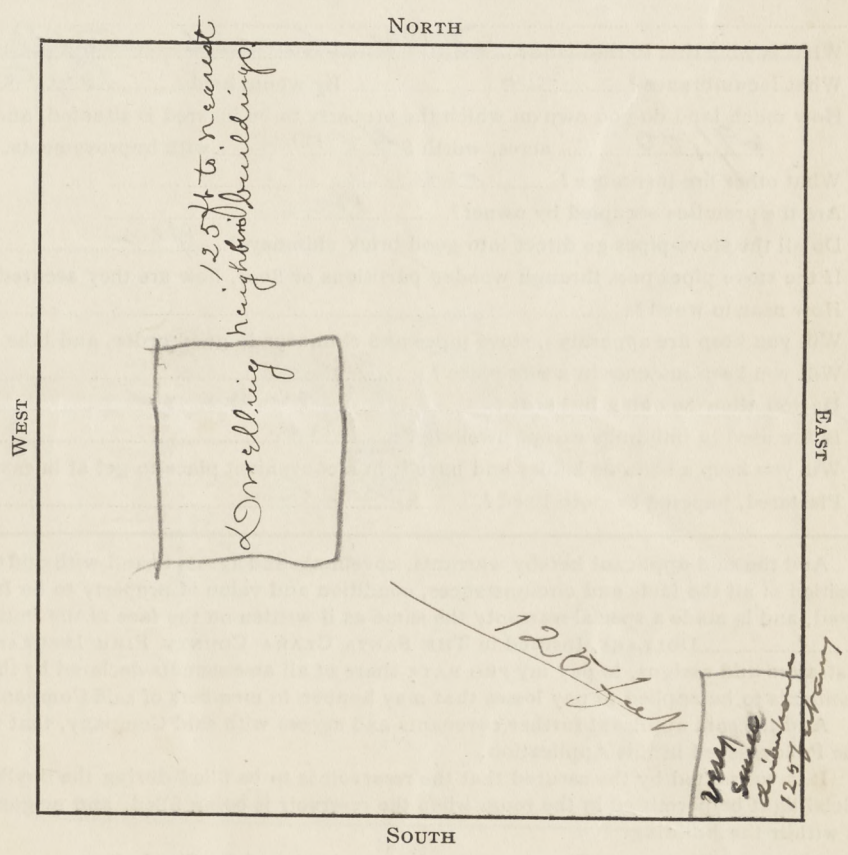
*Decd in Office at 9 a.m. Apr. 22. 1911.*

*mailed*

*mailed. Apr 28, 1911.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





131

1392

Rate: 2500 @ .10% = 2.50

# APPLICATION

Of Mrs. Belle Benedict, Mt. View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Five Hundred DOLLARS, for the term  
of one years, from the 28th day of April 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>32</u> x <u>36</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>3500</u>	<u>2000</u>	<u>1 mi</u>
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions. <u>and Organ</u>	<u>900</u>	<u>500</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank.....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount <u>Twenty five Hundred</u>	<u>4400</u>	<u>2500</u>	

House and Barn No. 1 being situate on Chiquita Ave. near Calif. St. Two blocks  
West of city limits of Mountain View, Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed held by Applicant
2. What incumbrance? no By whom held? By Applicant
3. How much land do you own on which the property to be insured is situated, and what is its value?  
69/100 acres, worth \$ 40000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? no
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no barn
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? .....
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$2500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this ..... day of ..... 1911.

Policy Fee, \$ 2.50  
Mill " \$ 2.50  
Total, \$ 5.00

Mrs. Belle Benedict APPLICANT.

Paid by P.O. Order.  
april 22. 1911.



No. 1393

# APPLICATION

OF

*L. J. Ring*  
*Sanford* Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$2544.00

Expires *1st* day of *May* 191*4*

Policy Fee - - - \$2.50

Mill Fee - - - \$12.65

Total amount paid - - \$15.15

*General of # 454*  
*no Agent.*

Approved *May 2,* 191*4*

*G. J. Pettit*  
President.

*Ella A. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

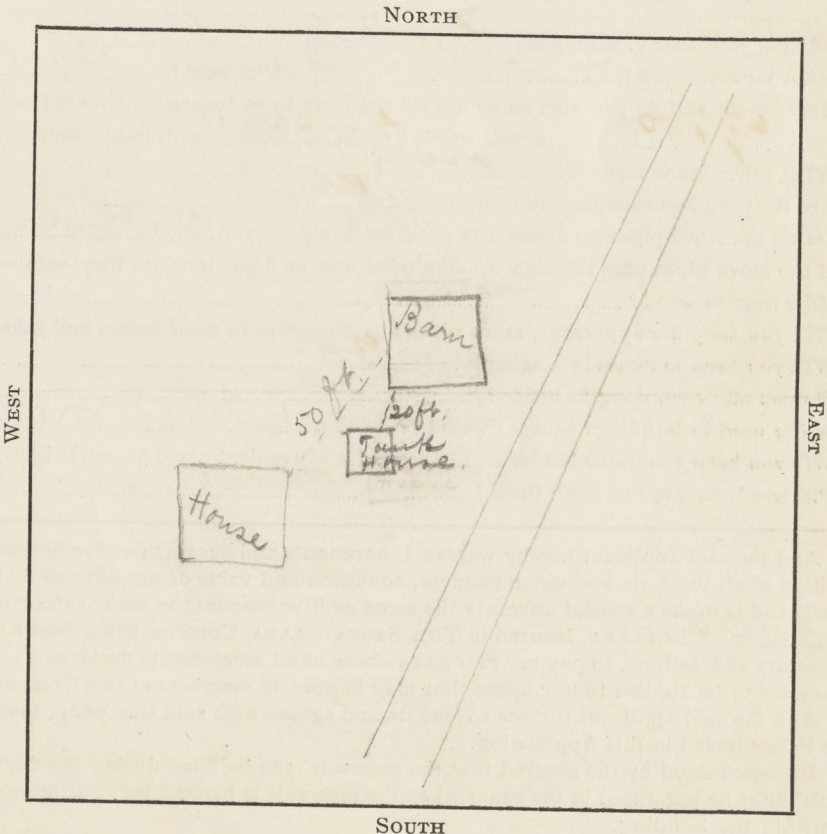
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Written in office. 345 D. M. Apr. 28. 1911.*

*Insured. May 5, 1911.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





141

1393

Date: 2/23 @ .15 = 3.20  
411 " .25 = 1.02  
4.22

## APPLICATION

Of C. J. Ringer Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-five Hundred and Forty-four DOLLARS, for the term  
of three years, from the first day of May 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>30</u> x <u>45</u> feet, built <u>1902</u> , now in <u>good</u> repair, <u>slip</u> roof }	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>200</u>	<u>133</u>	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On Piano.....			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
All while contained in dwelling No. <u>One</u> .....			
On Windmill and Tank.....			
On Barn No. 1 <u>24 x 36 ft. 6 ft. posts built 1897 - Addition 14 x 18 ft.</u>	<u>400</u>	<u>266</u>	
On Barn No. 2.....			
On ..... Tons of Hay.....			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On <u>One</u> Horse.....	<u>125</u>	<u>83</u>	
On <u>One</u> Horse Wagon.....	<u>25</u>	<u>16</u>	
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On <u>Surrey</u> .....	<u>50</u>	<u>33</u>	
On Harness and Robes.....	<u>20</u>	<u>13</u>	
All while contained in Barn No. <u>One</u> .....			
On Pumping Plant, \$....., on Pump House, \$.....			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
Total amount <u>Twenty-five Hundred and Forty-four</u>	<u>3820</u>	<u>2544</u>	

House and Barn No. 1 being situate on Los Gatos and Santa Clara Road, near  
Campbell, Santa Clara County, Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Leed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ 10,000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? One thro ventilator in side - others go direct
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? Tank - hose - Metal Pipe - used only occasionally
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes for laundry purpose
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2544.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28th day of April 1911.

Policy Fee, \$ 2.50  
Mill " \$2.63  
Total, \$ 15.15

C. J. Ringer APPLICANT.

\$ 10.00 Paid by assured. Apr. 28. 1911.  
\$ 5.15 " " May 5. 1911.



No. 1394

# APPLICATION

OF

E. J. Pettit

Superintendent Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$2525.00

Expires 31st day of May 1916.

Policy Fee - - - \$2.50

Mill Fee - - - \$14.75

Total amount paid - - \$17.25

Renewal of #482.  
Agent.

Approved May 2, 1911

E. J. Pettit  
President.

Ellen C Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ½ to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.
- Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.
- Dairies and cheese factories; Rate 20c on \$100.
- Steam engines, Boilers, etc. Rate 40c on \$100.
- Fruit driers, 80c on \$100.
- School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

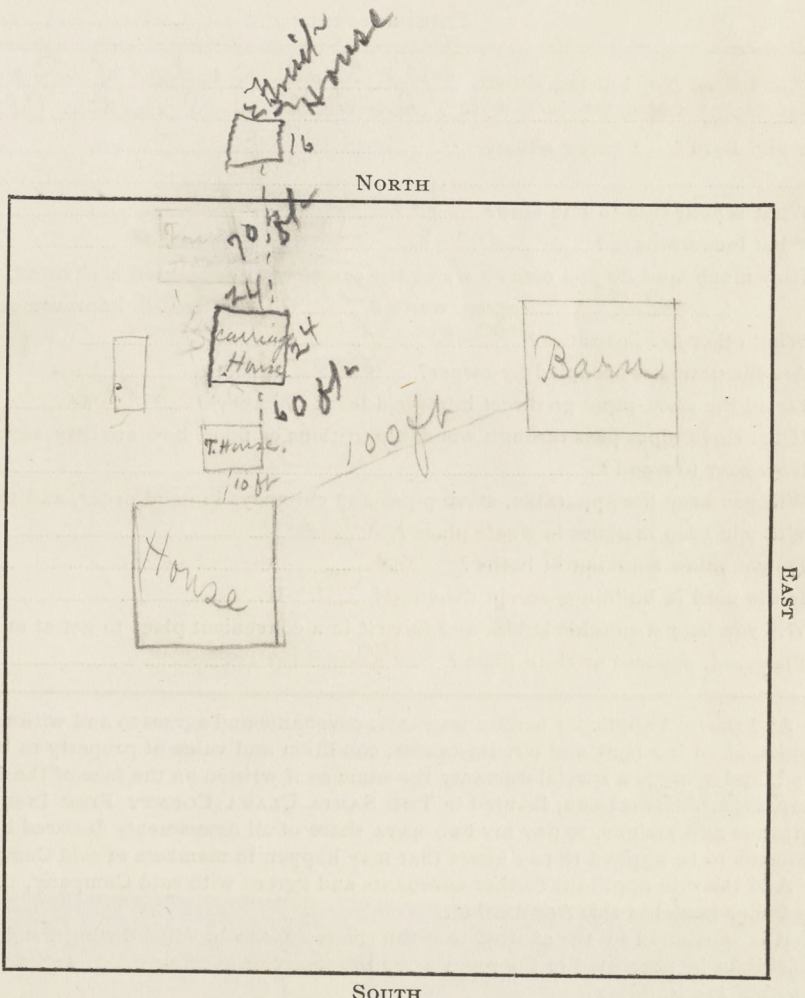
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 10:30 a. m. May 2, 1911.

Delivered - May 10, 1911



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# 1394 Date: $\frac{2100 \times .10}{425} = \frac{210}{.85} = 2.95$ APPLICATION

Of E. J. Pettit, Superintendent Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty five hundred twenty five DOLLARS, for the term  
 of five years, from the second day of May 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>38</u> x <u>42</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>600</u>	<u>400</u>	
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>One</u>			
On <u>Windmill and Tank house &amp; Tank</u>	<u>150</u>	<u>100</u>	
On Barn No. 1 <u>32</u> x <u>24</u> ft. <u>12</u> ft. posts, <u>Shake Roof</u>	<u>200</u>	<u>100</u>	
On Barn No. 2 <u>      </u>			
On <u>Tons of Hay</u>			
On <u>Carriage House</u> , \$ <u>150</u> — <u>Fruit House</u> , \$ <u>25</u>	<u>250</u>	<u>175</u>	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>      </u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>900 Fruit Tanks and 10000 lbs. of oil</u>			

## Application for Additional Insurance

I hereby make application to the **Santa Clara County Fire Insurance Company** for insurance on the following described property, the same to be added to and become a part of Policy No. 1394 which I now hold in my name, and this insurance to expire at the same time as said Policy No. 1394.

	Valuation	Am't Insured	
On Dwelling—When Built? <u>      </u> Dimensions <u>      </u> Condition <u>      </u>			
On Barn--When Built? <u>      </u> Dimensions <u>      </u> Conditions <u>      </u>			
On <u>Automobile</u> —(while contained	<u>\$1500</u>	<u>\$300</u>	<u>\$200.00 canceled May 22, 1914.</u>
On <u>in Carriage House</u> )		<u>500</u>	
On <u>      </u>			

Amount Ins., \$ 500.00 Premium, \$ 3.50 Survey, \$        Total, \$         
 Dated this Twelfth day of October, 1912.  
L. J. Church Agent E. J. Pettit Applicant

of the policy issued in this Application.  
 It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.  
 IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of May 1911.  
 Policy Fee, \$ 2.50  
 Mill " \$14.73  
 Total, \$ 17.23  
E. J. Pettit APPLICANT.

Paid by assured - May 10, 1911.



No. 1395

# APPLICATION

OF

L. D. Williams

70 So. 1st St.

San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 366.00

Expires 8th day of May 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 4.00

Total amount paid - - \$ 6.50

Renewal of # 4444.  
Agent.

Approved Mary 10th 1916

E. J. Pettit.  
President.

Ellen A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

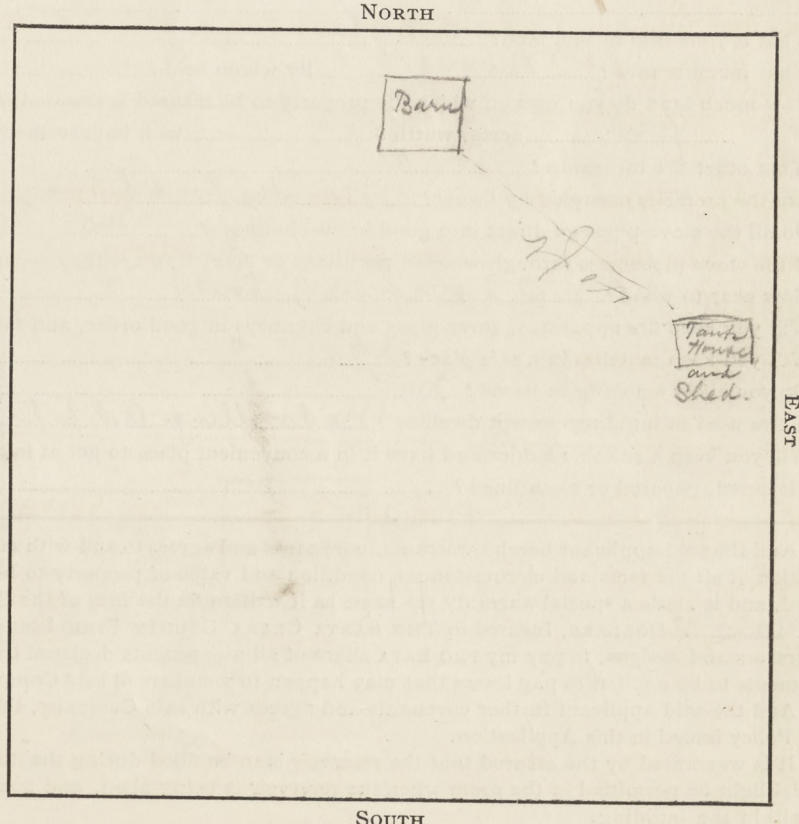
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 10:30 a.m. Apr. 19, 1911.

Delivered - June 20, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# 1394 Date: 2/00 @ .10 = 2.10 425 ... 20 = .85 2.95 APPLICATION

Of E. T. Pettit, Superintendent Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty five hundred twenty five DOLLARS, for the term  
of five years, from the second day of May 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>38</u> x <u>42</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>shingle</u> roof }	<u>2400</u>	<u>1600</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>600</u>	<u>400</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On <del>Windmill</del> and Tank, <u>House &amp; Tanks</u>	<u>150</u>	<u>100</u>	
On Barn No. 1 <u>32 x 24 ft. 14 ft. posts, shake roof.</u>	<u>200</u>	<u>100</u>	
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On <u>Carriage House, \$150</u> — <u>Fruit House \$25</u>	<u>250</u>	<u>175</u>	
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>900 Fruit Trays, while in Fruit house or } Filed adjoining.</u>	<u>225</u>	<u>150</u>	
On .....			
Total amount.....	<u>3825</u>	<u>2525</u>	

se and Barn No. 1 being situate on East side of Doyle Road and South of  
Lavaca Creek Road. Santa Clara Co. Cal.  
se and Barn No 2 being situate.....

What is your title to said land? fee simple  
What incumbrance? none By whom held?  
How much land do you own on which the property to be insured is situated, and what is its value?  
22 acres, worth \$ 15000.00 with improvements.  
What other fire insurance? none  
Are the premises occupied by owner? yes  
Do all the stove-pipes go direct into good brick chimneys? yes  
If the stove pipes pass through wooden partitions or floor, how are they secured? —  
How near to wood? —  
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes  
Will you keep matches in a safe place? yes  
Do you allow smoking in barns? no  
Is fire used in buildings except dwelling? no  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes  
Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
ition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
ed, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$2525.00  
DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
trators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
sments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of May 1911.

Policy Fee, \$ 2.50  
Mill " \$ 14.73  
Total, \$ 172.5

E. T. Pettit APPLICANT.

Paid by assured - May 10, 1911.



No. 1395

# APPLICATION

OF

L. D. Stillman

70 So. 1st St.

San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 366.00

Expires 8th day of May 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 4.00

Total amount paid - - \$ 6.50

Renewal of # 4444,  
Agent.

Approved May 10<sup>th</sup> 1916,

E. J. Pettit,  
President.

Ellen A. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ¼ to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

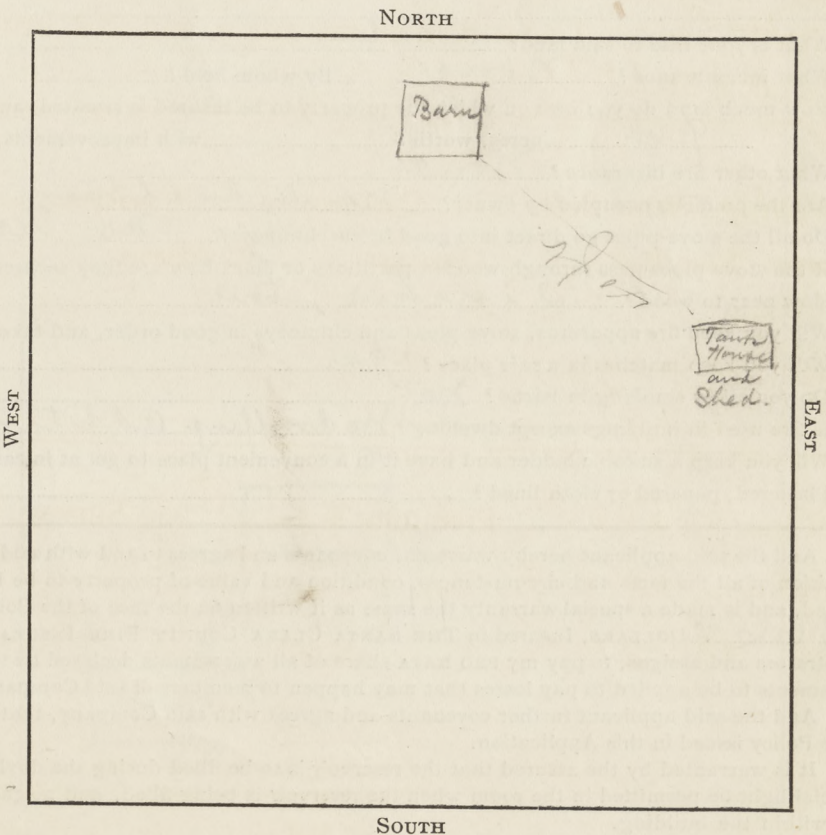
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 10:30 a.m. Apr. 19, 1911.

Delivered - June 20, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





138  
✓

1395

Date: 166 @ .17 = .304  
200 " 25 = .50  
.80 702

# APPLICATION

Of B. D. Williams, San Jose, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Hundred and Sixty-Six DOLLARS, for the term  
 of five years, from the eight day of May 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in.....repair,.....roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in.....repair,.....roof }			
On ..... stories ..... x ..... feet, built 1....., now in.....repair,.....roof }			
On house No. 2..... stories ..... x ..... feet, built 1....., now in.....repair,.....roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank - <u>house addition used as dwelling</u> 1	250	16.6	
On Barn No. 1 - <u>16 x 20 ft - 12 ft posts built 1890 - Shed 12 x 20 ft</u>	300	2.00	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	550	366	

*Notified*

*Expired May 8, 1916.  
Cancelled - not renewed.*

Tank House and Barn No. 1 being situate Licks Ave. Willow Glen near San Jose  
Santa Clara Co., Cal.  
 House and Barn No 2 being situate .....

1. What is your title to said land? Deed.
2. What incumbrance? None By whom held? -
3. How much land do you own on which the property to be insured is situated, and what is its value?  
9.60 acres, worth \$..... with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? No - By hired man.
6. Do all the stove-pipes go direct into good brick chimneys? No - Terra-cotta in shed addition to
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Tin collar. Tank-Linse.
8. How near to wood? 2 inches (about)
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No dwelling addition to Tank-Linse used as dwelling.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
366.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17th day of April 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 4.00  
 Total, \$ 6.50

B. D. Williams APPLICANT.

*Paid by assured - June 20, 1911.*



# APPLICATION

OF

No. 1396

W. B. McLane

Superintendant Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ \$860.00

Expires 12<sup>th</sup> day of May 1916

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 5.10

Total amount paid - - \$ 7.60

E. J. McInerney  
Agent.

Approved May 17 1916

E. J. McInerney  
President.

Edna A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.  
Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.  
Contents to rate same as buildings in which they are kept.

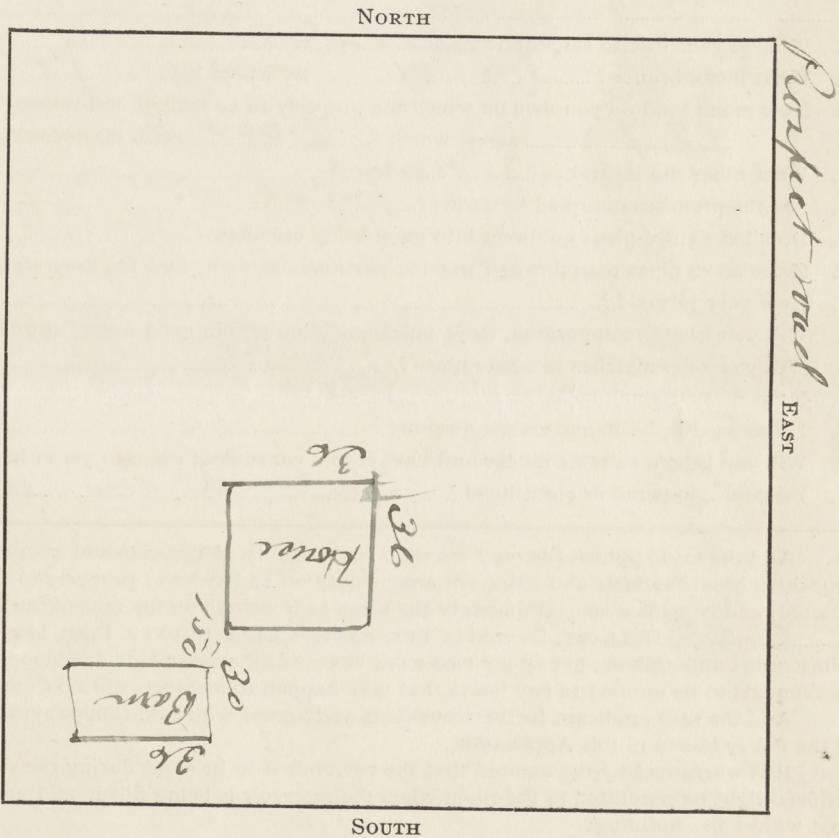
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Decid in Office - 9 a.m. - May 12, 1911.*

*Mailed - May 17, 1911.*



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



143  
1396. Date: 700 @ .10 = 70  
160 " 20 = 32  
102

## APPLICATION

Of W. B. Melone Cupertino Cal. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Eight hundred and Sixty DOLLARS, for the term  
of Five years, from the 12th day of May 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26 x 26</u> feet, built <u>9/0</u> , now in <u>New</u> repair, <u>Shingle</u> roof	<u>800</u>	<u>533</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>300</u>	<u>200</u>	
On <u>Piano</u>			
On <u>while contained in dwelling No. 1</u>			
On Windmill and Tank			
On Barn No. 1 <u>30 x 36</u> <u>New</u>	<u>120</u>	<u>80</u>	
On Barn No. 2			
On <u>10</u> Tons of Hay	<u>120</u>	<u>80</u>	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. 1			
On Pumping Plant, \$ <u>100</u> , on Pump House, \$ <u>100</u>			
On <u>100</u>			
On <u>100</u>			
On <u>100</u>			
On <u>100</u>			
Total amount	<u>1340</u>	<u>860</u>	

House and Barn No. 1 being situate West side of Prospect road, South

## Application for Additional Insurance

Premium - 2 1/2 yrs. 90%

Paid - Dec. 29, 1913

I hereby make application to the Santa Clara County Fire Insurance Company for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 1396 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 1396.

	Valuation	Am't Insured
On Dwelling—When Built? <u>9/0</u> Dimensions <u>26 x 26</u> Condition <u>New</u>		
On Barn—When Built? <u>1</u> Dimensions <u>30 x 36</u> Conditions <u>New</u>		
On <u>Piano</u>	<u>350</u>	<u>230</u>
On <u>Silver mare - White in dwelling #1</u>	<u>200</u>	<u>130</u>
On <u>100</u>		

Amount Ins., \$ 360.00 Premium, \$ 90 Paid Survey, \$ — Total, \$ 360.00

Dated this 29th day of December

L. Church Agent W. B. Melone Applicant

Mill 7.60  
Total, \$ 7.60

W. B. Melone APPLICANT.

Paid by check May 12, 1911.



No. 1397.

# APPLICATION

OF

*W. F. Beattie*  
*County Clerk, (Standard Company)*  
*Los Angeles*

Santa Clara County, Cal.

Post Office,

Amount Insured, = \$ 2250.00

Expires 1st day of May 1916.

Policy Fee, - - - \$2.58

Mill Fee, - - - \$11.25

Total amount paid, - - \$13.75

*Thomas Hornum*  
Agent.

Approved *Mary A. S.* 1911

*E. J. Beattie*

President.

*Ella O. Jackson*

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

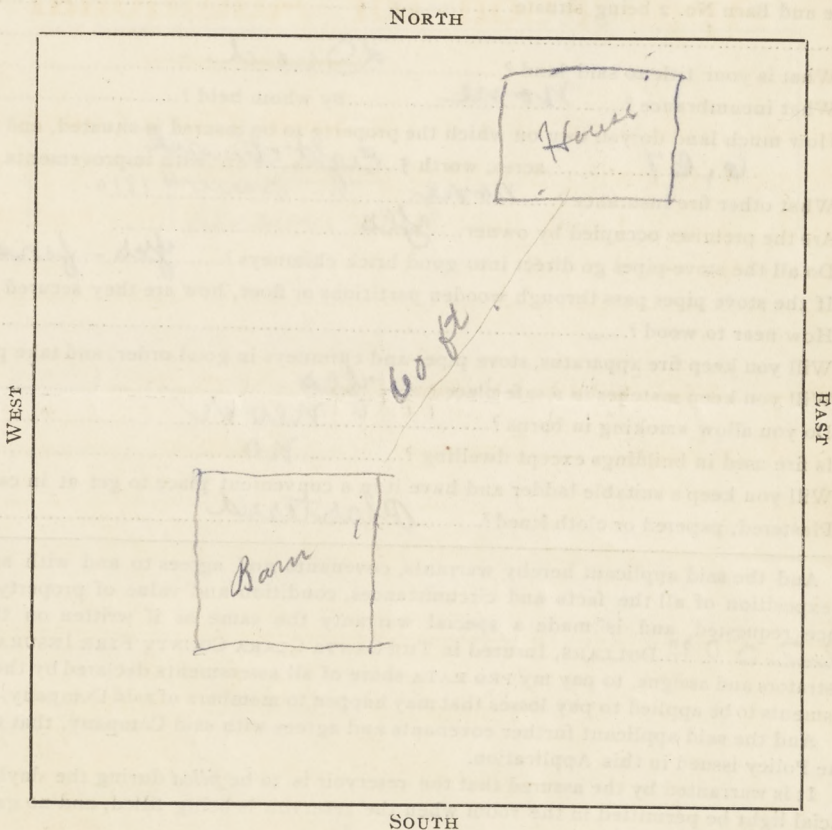
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd in Office at L.P.M. May 19, 1911.*

*Mailed - May 25, 1911.*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Date:  $700 @ .18 = .70$   
 $160 \text{ " } .20 \quad \underline{.32}$   
 $\quad \quad \quad 1.02$

# APPLICATION

Of W. B. Melone Cupertino Cal. Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eight hundred and Sixty DOLLARS, for the term  
 of Five years, from the 12th day of May 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{1}{2}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>26</u> feet, built <u>9/0</u> , now in <u>New</u> repair, <u>Shingle</u> roof	800	500	
On wing ..... stories ..... x ..... feet, built <u>1</u> ..... , now in ..... repair, ..... roof			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built <u>1</u> ..... , now in ..... repair, ..... roof	300	200	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank.....	120	80	
On Barn No. 1 <u>30 x 36</u> <u>New</u>			
On Barn No. 2 .....	120	80	
On <u>10</u> Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. <u>1</u> .....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	1340	860	

House and Barn No. 1 being situate *West side of Prospect road, South*  
*East of Cupertino about 12 miles*  
use and Barn No 2 being situate

What is your title to said land? *Seid*  
What incumbrance? *4000* By whom held? *John Klee*  
How much land do you own on which the property to be insured is situated, and what is its value? *27* acres, worth \$ *2000* with improvements.  
What other fire insurance? *none*  
Are the premises occupied by owner? *yes*  
Do all the stove-pipes go direct into good brick chimneys? *Mann's Patent Klee*  
If the stove pipes pass through wooden partitions or floor, how are they secured?  
How near to wood?  
Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *yes*  
Will you keep matches in a safe place? *no (?)*  
Do you allow smoking in barns? *no*  
Is fire used in buildings except dwelling? *yes*  
Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *yes*  
Plastered, papered or cloth lined? *Papered on wood.*

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true position of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance rested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of. ....  
860.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17<sup>th</sup> day of May 1911

Copy Fee, \$2.50

" \$ 5.10

Total, \$ 7.60

*A. Burrell Melone* APPLICANT.

Paid by Check. May 12, 1911.



No. 1397.

# APPLICATION

OF

Santa Clara County, Cal.

Post Office,

*W. J. P. Smith*  
*Pauline J. Smith*  
*Los Alamos*

Amount Insured, = \$ 2250.00

Expires 1st day of May 1916.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$11.25

Total amount paid, - - \$13.75

*Thomas J. Hornum*  
 Agent.

Approved *May 25* 1911

*E. J. Dettit*

President.

*Ella A. Jackson*

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

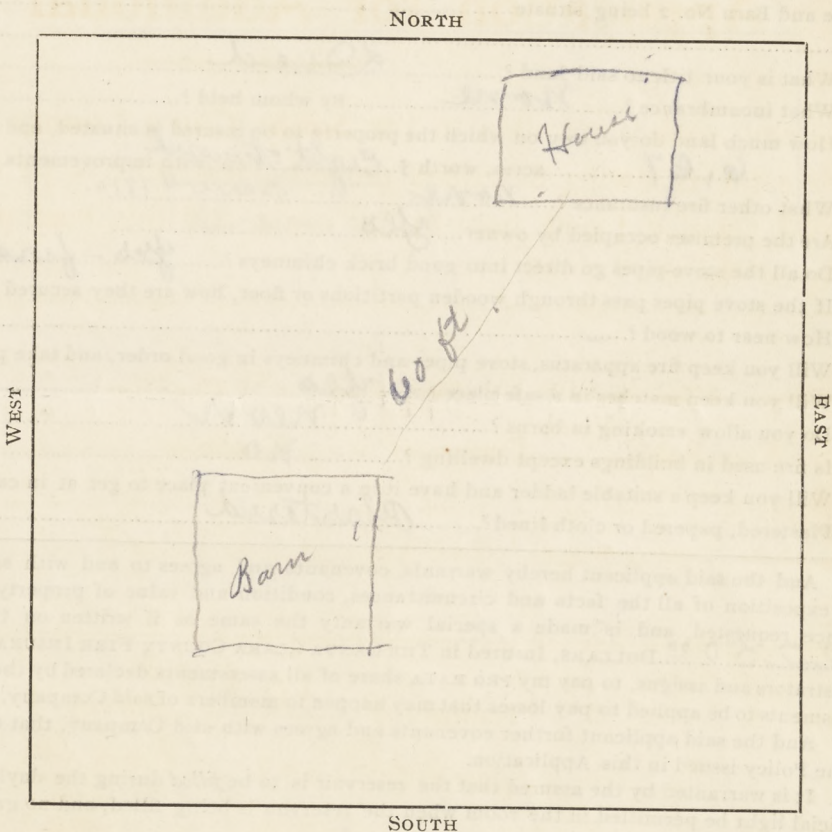
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd in Office at L.P.M. May 19, 1911.*

*Mailed - May 25, 1911.*

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





144

1397.

Date: 2250 @ 10% 2.25-

# APPLICATION

Of William F Beutel, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Twenty-two Hundred and Fifty DOLLARS, for the term  
of Five years, from the 19th day of May 1901, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1. <u>1 1/2</u> stories <u>26 x 46</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>3000.00</u>	<u>2000</u>	
On wing ..... stories ..... feet, built 1....., now in..... repair,..... roof }			
On.....			
On house No. 2..... stories ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions <u>and Organ</u> .....	<u>375</u>	<u>250</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>One</u> .....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>3375</u>	<u>2250</u>	

House and Barn No. 1 being situated on Santa Clara and Los Gatos Roads about  
1/2 mile north of Los Gatos, Santa Clara Co., Cal.  
House and Barn No. 2 being situated.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value? Two thousand dollars  
6.67 acres, worth Eight thousand with improvements.
4. What other fire insurance? none same # 1810.

Beutel

## VACANCY PERMIT.

PERMIT is hereby granted for the building Insured under Policy No. 1397  
of the Santa Clara County Fire Insurance Company, to remain vacant for four mo days from date, it being  
understood and agreed that said building shall be under the care and supervision of some competent person, and that  
all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building,  
otherwise this policy shall be null and void.

Ella A. Taylor

Secretary.

Owners visit place daily, and  
care for property.

artificial light be permitted  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16th day of May 1901.

Policy Fee, 2.50  
Mill " 2.20  
Total, 4.70

Paid by assured - May 19th. 1911.

W. F. Beutel

APPLICANT.



No. 1398

# APPLICATION

OF

William F. Miller

Sanatoga, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$3645

Expires 20th May 1906

Policy Fee, - - - \$2.50

Mill Fee, - - - \$19.00

Total amount paid, - - \$21.50

J. B. Linnick  
Agent.

Approved May 25 1906

E. J. De Witt.

President.

Ellen D. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

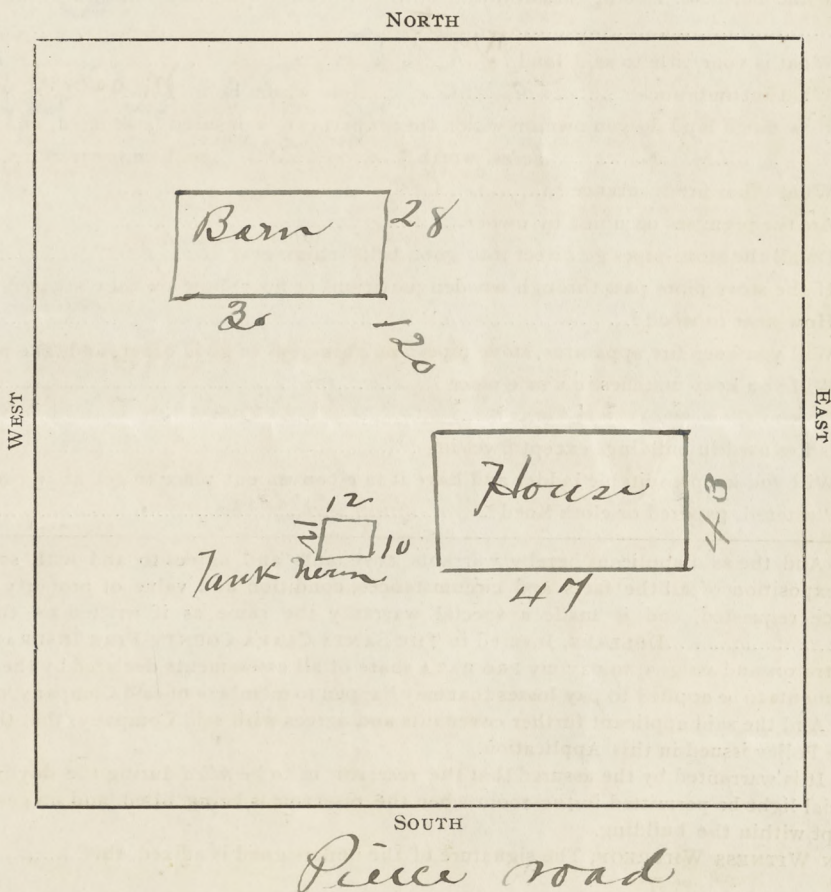
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in office at P.A.M. - May 20, 1911.

Mailed - May 25, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





144

1397.

Date: 2250 @ 10¢ 2.25

# APPLICATION

Of William F Buntel, Los Gatos Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Twenty-two Hundred and Fifty DOLLARS, for the term  
of Five years, from the 19th day of May 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1 <u>1 1/2</u> stories <u>26 4/6</u> feet, built 1 <u>911</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>3000.00</u>	<u>2000</u>	
On wing ..... stories ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions <u>and Organ</u>	<u>375</u>	<u>250</u>	
On .....			
On Piano.....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On ..... Tons of Hay.....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>3375</u>	<u>2250</u>	

*Notified  
Expired. - May 19, 1916.  
Renewed. - #2957.*

House and Barn No. 1 being situated on Santa Clara and Los Gatos Roads about  
1/2 mile north of Los Gatos, Santa Clara Co., Cal.  
House and Barn No. 2 being situated.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value? 6.67 acres, worth \$ Eight thousand with improvements.
4. What other fire insurance? none - same #1810.
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes first class chimney
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood? yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? never
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 2250.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16th day of May 1911.  
Policy Fee, \$ 2.50  
Mill " 27.20  
Total, \$ 33.75  
W. F. Buntel APPLICANT.

*Paid by assured - May 19th, 1911.*



No. 1398.

# APPLICATION

OF

William F. Miller

Sanatoga, Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$3645

Expires 20<sup>th</sup> day of May 1906

Policy Fee, - - - \$2.50

Mill Fee, - - - \$19.00

Total amount paid, - - \$21.50

J. B. Linnick  
Agent.

Approved May 25 1906

E. J. Pettit.

President.

Wm. D. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

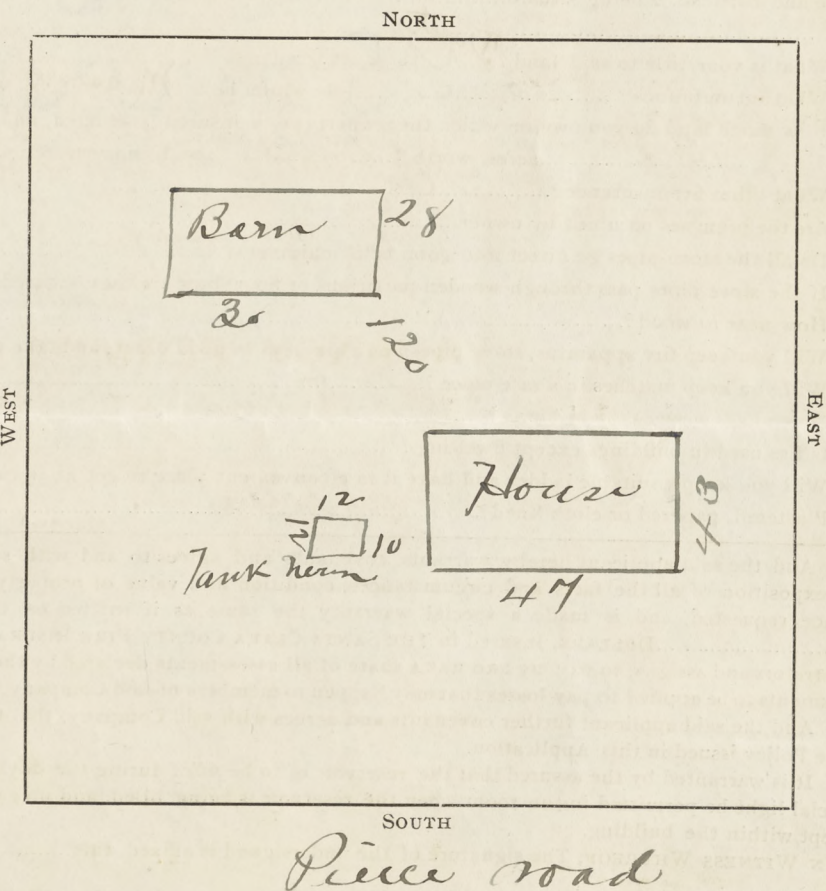
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd in Office at P.A.M. - May 20, 1911.

Mailed - May 25, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1474

1398

Rate:  $3485 @ .10 = 3.48$   
 $160 @ .20 = .32$   
3.80

# APPLICATION

Of Lillian F. Miller Santa Clara Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum of Thirty Six hundred & Forty Five DOLLARS, for the term  
 of Five years, from the 20th day of May, 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories, <u>12</u> x <u>12</u> feet, built <u>1911</u> , now in <u>new</u> repair, <u>Shingles</u> roof	<u>36.00</u>	<u>24.00</u>	
On wing ..... stories, ..... feet, built 1....., now in..... repair, ..... roof			
On.....			
On house No. 2..... stories, ..... feet, built 1....., now in..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>12.00</u>	<u>8.00</u>	
On.....			
On Piano.....	<u>2.00</u>	<u>1.33</u>	
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank..... <u>12 x 12 x 20</u> <u>New</u>	<u>25.00</u>	<u>15.00</u>	
On Barn No. 1..... <u>28 x 30</u> <u>New</u>	<u>18.00</u>	<u>14.00</u>	
On Barn No. 2.....	<u>1.00</u>	<u>6.00</u>	
On <u>8</u> Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$..... <u>On millinery course of</u>			
On <u>construction. Furniture to be placed therein about July 1st.</u>			
On <u>cannot yet build</u>			
On <u>It is largely understood between the assured and this</u>			
On <u>company that in case of loss or an assessment, the amount</u>			
of <u>either is to be estimated</u>			
of <u>accordingly.</u>			
Total amount.....	<u>55.00</u>	<u>36.45</u>	

*Expired - May 20, 1916.  
 Renewed - # 2960.*

House and Barn No. 1 being situate Corner of Pierce & Mt View roads  
About 2 miles north of Santa Clara  
 House and Barn No. 2 being situate.....

1. What is your title to said land? Trust Deed
2. What incumbrance? None By whom held? Mission Bank of Santa Clara
3. How much land do you own on which the property to be insured is situated, and what is its value? 2.2 acres, worth \$ 12,000 with improvements.
4. What other fire insurance? no
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? yes
8. How near to wood? yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 21.50 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.  
 It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this.....day of.....190...  
 Policy Fee, \$ 2.50  
 Mill " 19.00  
 Total, 21.50

Lillian F. Miller APPLICANT.

Paid by check - May 20, 1911.

*House and Barn occupied - August 9, 1911.*



No. 1399

# APPLICATION

OF

*Ms. Laura E. Heller.*  
*Post Office,*  
*Santa Clara County, Cal.*

Amount Insured - - \$ 1000.00

Expires 20 day of May 1916.

Policy Fee - - \$2.50

Mill Fee - - \$9.50

Total amount paid - \$12.00

*A. J. Durrie*  
Agent.

Approved *May 25* 1916

*E. J. Heller*  
President.

*Ellen A. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvan  
larger fl  
classed w  
Tank h  
close to b  
Barns o  
rate at tw  
Barns, 25c  
Rate, 25c  
Fruit h  
shops, sto  
detached.  
Dairies  
Steam ei  
Fruit dri  
School h  
20c on \$100  
Contents  
they are ke

Savings Department No. \_\_\_\_\_

DEPOSITED FOR \_\_\_\_\_

WITH

**The Mission Bank**

Of Santa Clara

SANTA CLARA, CAL., \_\_\_\_\_

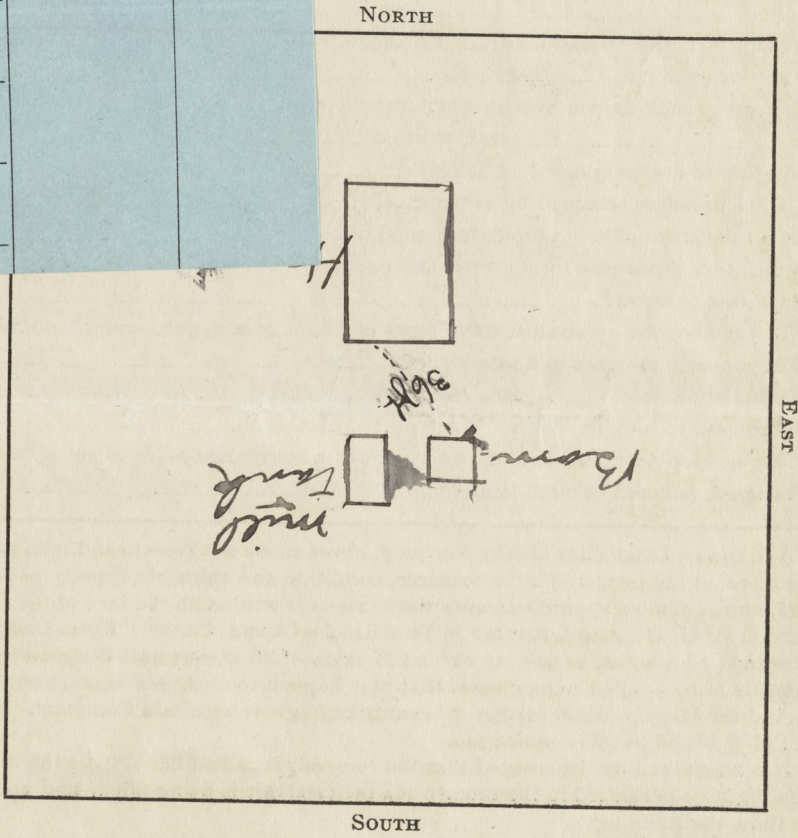
	DOLLARS	CENTS
Gold		
Silver		
Currency		
Checks		
"		
"		
"		

An out-b  
which no fi  
dwelling, b  
a dwelling,  
barn or stable.  
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST





1474

1398

Rate:  $3485 @ .10 = 3.48$   
 $160 @ .20 = .32$   
3.80

# APPLICATION

Of Lillian F. Miller Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Thirty Six hundred & Forty Five DOLLARS, for the term  
of Five years, from the 20th day of May 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories, <u>12</u> x <u>14</u> feet, built <u>1911</u> , now in <u>new</u> repair, <u>Shingle</u> roof	<u>36.00</u>	<u>24.00</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On.....			
On house No. 2..... stories..... x ..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>12.00</u>	<u>8.00</u>	
On.....			
On Piano.....	<u>2.00</u>	<u>1.33</u>	
On.....			
On.....			
All while contained in dwelling No. <u>2</u>			
On Windmill and Tank..... <u>12</u> x <u>12</u> x <u>20</u> ..... <u>new</u>	<u>25.00</u>	<u>15.00</u>	
On Barn No. 1..... <u>new</u> <u>28</u> x <u>30</u> ..... <u>Shingle</u>	<u>15.00</u>	<u>10.00</u>	
On Barn No. 2.....	<u>1.00</u>	<u>.60</u>	
On <u>8</u> Tons of Hay..... <u>Not used</u>			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$.....			
On <u>construction</u> .....			
On <u>cannot yet build</u> .....			
On <u>It is large and</u> .....			
On <u>company but in</u> .....			
On <u>factory is to be estimated</u> <u>accordingly.</u>			
House and Barn No. 1 being situated.....			
<u>About 2 1/2</u>			
House and Barn No. 2 being situated.....			
1. What is your title to said land?			
2. What incumbrance?.....			
3. How much land do you own on.....			
<u>22</u> ..... acres			
4. What other fire insurance?.....			
5. Are the premises occupied by.....			
6. Do all the stove-pipes go direct.....			
7. If the stove pipes pass through.....			
8. How near to wood?.....			
9. Will you keep fire apparatus, st.....			
10. Will you keep matches in a safe.....			
11. Do you allow smoking in barns.....			
12. Is fire used in buildings except.....			
13. Will you keep a suitable ladder and have it in a convenient place to get at in case.....			
14. Plastered, papered or cloth lined?..... <u>Plastered</u>			

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 21.50 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this.....day of.....190...

Policy Fee, 2.00  
Mill " 19.00  
Total, 21.00

Lillian F. Miller APPLICANT.

Paid by check May 20, 1911.

House and Barn occupied August 9, 1911.



No. 1399

# APPLICATION

OF

Mrs Laura E. Wells.  
Resident Care. 270.  
Greenfield. Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1000.00

Expires 20 day of May 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 9.50

Total amount paid - - \$ 12.00

A. J. Durrie  
Agent.

Approved May 25 1916

E. J. Bennett  
President.

Ellen A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

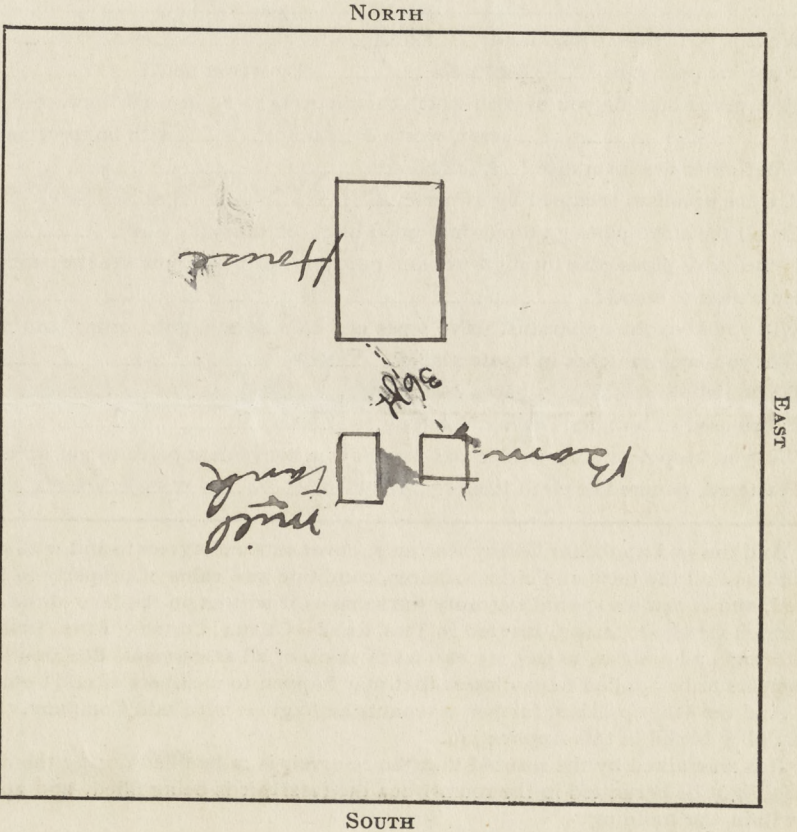
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd in Office at 2:40 - May 20, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1444  
✓

1399.

Date:  $750 @ 17\% = 1.275$   
 $250 @ 25\% = .625$   
1.900

## APPLICATION

Of Mrs. Laura E. Wells, Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of (1000<sup>00</sup>) One Thousand DOLLARS, for the term  
of five years, from the 20 day of May 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30x36</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>shingled</u> roof	<u>1500<sup>00</sup></u>	<u>750<sup>00</sup></u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.			
On <u>Piano</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No.			
On Windmill and Tank	<u>250</u>	<u>150</u>	
On Barn No. 1 <u>about 30x30 ft.</u>	<u>150</u>	<u>100</u>	
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount <u>One Thousand</u>	<u>1900</u>	<u>1000</u>	

House and Barn No. 1 being situate On Hamilton Ave. near Campbell about 1/2 North, - Santa Clara County Cal.  
House and Barn No 2 being situate

1. What is your title to said land? Perfect - Deed
2. What incumbrance? none Py whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? Five and a fraction acres, worth \$ 4500<sup>00</sup> with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? By Mrs Phoebe Smith, who has contract to buy.
6. Do all the stove-pipes go direct into good brick chimneys? No
7. If the stove pipes pass through wooden partitions or floor, how are they secured? all pipes pass into & through
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? cloth & papered - closely tacked to boards.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20 day of May 1911.

Policy Fee, \$ 2.50

Mill " \$ 9.50

Total, \$ 12.00

Laura E. Wells APPLICANT.

4.40 Paid - July 22, 1911 - By Mrs. Laura E. Wells.  
7.60 Paid - Jan. 3, 1912.



No. 1400.

# APPLICATION

OF

Wilbur L. Camp.

Mountain View,

Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 3,000.00.

Expires 2 day of May 1911

Policy Fee - - \$ 2.50

Mill Fee - - \$ 9.00

Total amount paid - - \$ 11.50

Agent.

Approved Mary S. 1911

G. J. DeWitt.

President.

Ella O Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

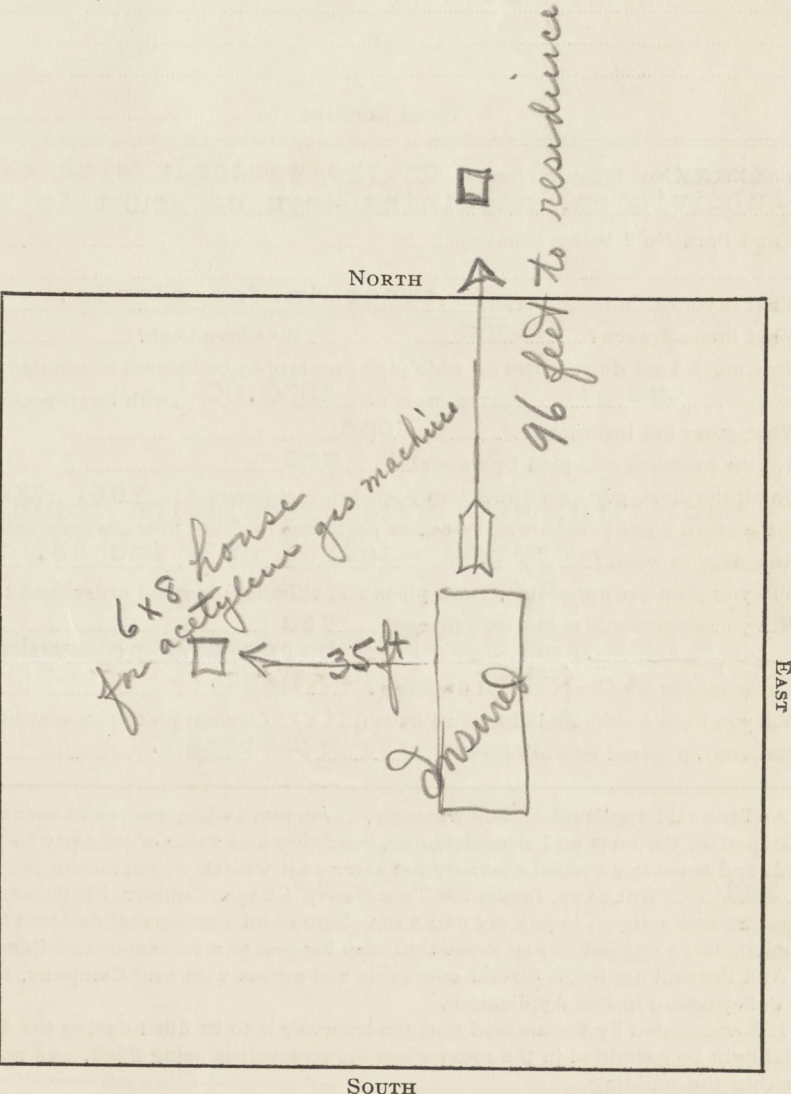
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Dec'd at 9 a.m. - May 5, 1911.

Mailed - May 23, 1911



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# APPLICATION

Of Wilbur L. Camp. Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand DOLLARS, for the term  
 of three years, from the 22nd day of May, 1911, 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>38 x 42</u> feet, built <u>1908</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>\$3250.00</u>	<u>\$2,000.</u>	
On wing <u>      </u> stories <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On house No. 2 <u>      </u> stories <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>1200.</u>	<u>800.</u>	
On Piano	<u>300.</u>	<u>200.</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u> Horses			
On <u>      </u> Horse Wagon			
On <u>      </u> Horse Spring Wagon			
On <u>      </u> Horse Buggy			
On <u>      </u> Horse Phaeton			
On <u>      </u>			
On Harness and Robes			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>\$4750.</u>	<u>\$3,000.</u>	

House and ~~Barn~~ No. 1 being situate on the westerly side of Mariposa Ave in Buena Vista  
Subdivision, adjoining town of Mountain View, Cal.

House and Barn No 2 being situate       

- What is your title to said land? owner in fee simple.
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
one acres, worth \$ 4500.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove pipes go direct into good brick chimneys? yes, except one which passes through  
partition, with metal regulation thimble inserted when house was built.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood? approximately 3 or 4 inches, to the plaster.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? No barns and no smokers on the place.
- Is fire used in buildings except dwelling? none.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
- Plastered, papered or cloth lined? plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
 exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
 quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three Thous-  
and DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
 kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29th day of April, 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 9.00  
 Total, \$ 11.50

Wilbur L. Camp APPLICANT.

Paid by check. May 23. 1911.



No. 1401

# APPLICATION

OF

A & Happle

2200 6-Box 14.

Lawrence

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 2200.00

Expires 22 day of May 1914

Policy Fee - - \$ 2.50

Mill Fee - - \$ 10.50

Total amount paid - - \$ 13.00

W. H. Apple

Agent.

Approved May 17, 1914

E. J. Apple

President.

Ellen A. Apple

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

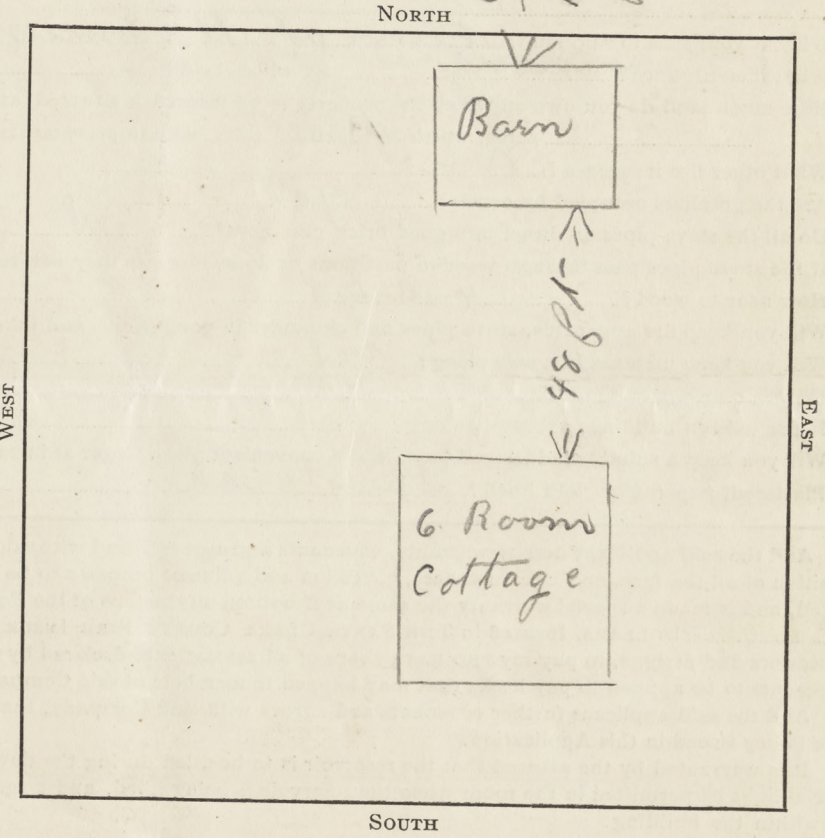
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd in Office at 2:15 P.M. - May 13, 1911.

Mailed - May 22, 1911.

Shipping Building  
-18.05  
-18.05  
-18.05



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what building is occupied for, and mark distances in figures between all buildings shown on Diagram.



144  
7/11

1401.

Rate: 2000 @ .15 = 3.00  
200 " .25 = .50  
3.50

# APPLICATION

Of A. C. Teeple San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-two Hundred DOLLARS, for the term  
of Three years, from the 22nd day of May 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, 1 stories 34 x 60 feet, built 1911, now in good repair, shingles of	3000.	2000.	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1 24 x 28 2 stories Built in 1910	300	200	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount Twenty-two Hundred	3300	2200	

House and Barn No. 1 being situate Bar Stevens Creek and Buena Vista on  
about 2 miles from San Jose.  
House and Barn No 2 being situate San Jose

1. What is your title to said land? Clear of all Encumbrance Deed.
2. What incumbrance? None By whom held? None
3. How much land do you own on which the property to be insured is situated, and what is its value? 1/2 acre  
acres, worth \$ 4000.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? no
8. How near to wood? 4 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2200.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of May 1911.

Policy Fee, \$ 2.50  
Mill " \$ 10.50  
Total, \$ 13.00  
Debate \$3.50  
Paid April 18, 1913.  
A. C. Teeple APPLICANT.

Paid by assured May 20, 1911.



No. 1462.

# APPLICATION

OF

Oliver Dauty.

Laurel Hill. Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 300.00

Expires 26 day of May. 1906.

Policy Fee, \$ 2.50

Mill Fee, \$ 3.75

Total amount paid, \$ 6.25

Agent.

J. P. Shandean

Approved May 27, 1906.

E. J. Pettit, President.

Ella O. Taylor, Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

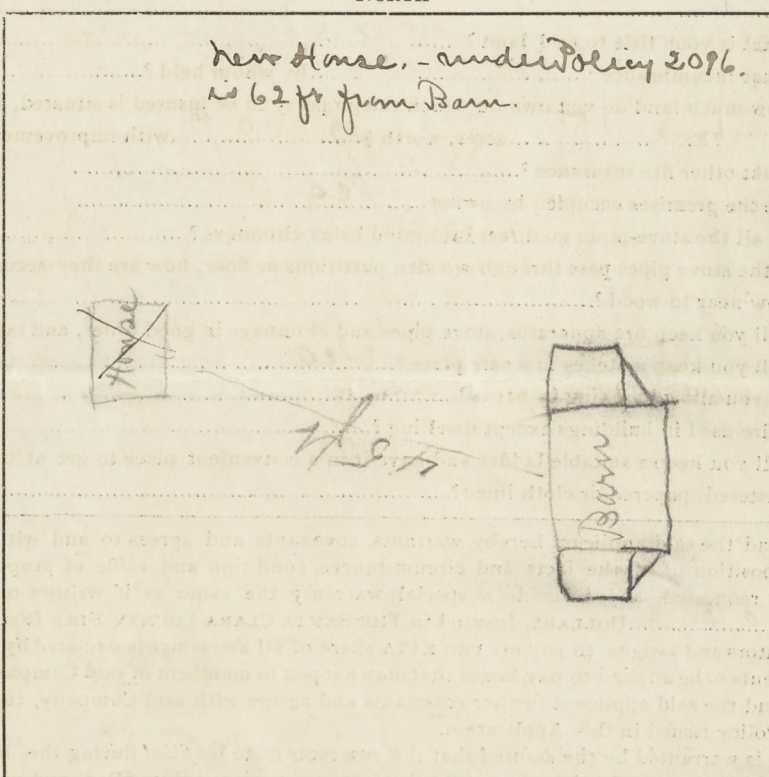
Rec'd at 2:05 P. M. May 26. 1911.

Mailed May 27. 1911. - to agent.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

150 W



SOUTH



1444  
✓

1402. Rate: 300 @ .25 = .75

# APPLICATION

Of Elmer Lanty "Campbell" Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Three Hundred DOLLARS, for the term  
of five years, from the 26 day of May 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	600	300	

House and Barn No. 1 being situate Cambrian School district Campbell  
Santa Clara Co. Cal.

House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
about 15 acres, worth \$ 5000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 300.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of May 1911.

Policy Fee, \$ 2.50  
Mill " 3.75  
Total, \$ 6.25

Paid by agent - May 26. 1911.

Elmer Lanty  
JRS

APPLICANT.



## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50c.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through roof, floor, or side walls, add to basis rate, 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate, 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling used for storage only, rated at \$2.00.

School-houses and churches rated at \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Died in Office at 10:55 a.m. May 27, 1911.

No. 1403.

## APPLICATION

OF  
Dandans & me Co..  
J L Sanders

Gilroy Post Office,  
Santa Clara County, Cal.

Amount Insured, - - \$ 300.00

Expires 27 day of May 1906.

Policy Fee, - - - \$ 2.50

Mill fee, - 50¢. \$ 1.50

Total amount paid, - - - \$ 4.00

J L Sanders Agent.

Approved May 27, 1906.

E. J. Pettit.

Ella A. Taylor.  
President.  
Secretary.

Brower & Son, Printers, San Jose, Cal.

Mailed June 8, 1911



Rate: 300 @ .10¢ = .30¢

Dandies Home Co.,

# APPLICATION

Of J L Sanders

Gilroy

P. O., Santa Clara Co., Cal., to

❧ The Santa Clara County Fire Insurance Company ❧

For Indemnity against Loss or Damage by Fire, for the term of 5 years, from noon of the 27<sup>th</sup> day of May, 1900, on the property specified below, owned and valued by the Applicant, viz :

	Cash Value.	Sum Insured	Rate.
On frame dwelling.....stories....x....feet, built 1....., now in.....repair, shingle roof }	\$.....	\$.....	.....
And frame wing.....stories....x....feet, built 1....., now in.....repair, shingle roof }			
And frame addition.....stories....x....feet, built 1....., now in.....repair, shingle roof }			
On frame house No. 2...stories....x....feet, built 1....., now in.....repair, shingle roof }			
And frame wing.....stories....x....feet, built 1....., now in.....repair, shingle roof }			
On.....			
On frame barn No. 1.....x....ft. with....ft. posts, built 1....., in.....repair,.....roof			
And frame addition.....x....ft. with....ft. posts, built 1....., in.....repair,.....roof			
On frame barn No. 2.....x....ft. with....ft. posts, built 1....., in.....repair,.....roof			
On frame granary.....x....ft. with....ft. posts, built 1....., in.....repair,.....roof			
On frame crib.....x....ft. with....ft. posts, built 1....., in.....repair,.....roof			
On.....			
On household furniture and family stores.....			
On family wearing apparel.....			
On library of printed books.....			
On silver and plate ware.....			
On pictures and other works of art.....			
On piano <i>Piano W-</i> .....			
On organ.....			
On.....			
All while contained in the above described dwelling No. <i>Redwood Retreat Hotel</i> or in On one.....horse wagon..... <i>a private house on the same premises</i> On one spring wagon..... <i>which is insured in this company</i> On one.....buggy..... <i>under Policy # 12-16</i> On harness, robes and whips..... <i>2681</i> On farming implements..... On one.....horse named..... On one.....horse named..... On one.....horse named..... On.....tons hay..... On..... In the event of loss, claim not to exceed \$. .... per ton on hay and \$. .... per ton on grain, All while contained in..... Total amount insured ..... Dollars, <i>500 300</i>			

House and barn No. 1 being situated... *about nine miles west from Gilroy -*  
House and barn No. 2 being situated... *about 2 1/2 miles west from Gilroy -*

House and barn No. 2 being situated.....

1. What is your title to said land? *U.S. Patent*
2. What incumbrance? \$ *none* By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? .....  
*1.53* acres, worth \$ *20,000.00* with improvements.
4. What other fire insurance? *none*
5. Are the premises occupied by owners? *Yes*
6. Do all the stove pipes go direct into good brick chimneys? *Yes*
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys, in good order and take proper care of ashes and embers? *Yes*
10. Will you keep matches in a safe place? *Yes*
11. Do you allow smoking in barns? *No*
12. Is fire used in buildings except dwelling? *In Laundry*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *Yes*

I hereby warrant, covenant and agree with the said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, conditions, situation and value of the property, so far as the same are known to me and material to the risk; and if a policy is issued thereon, in consideration of the insurance thereby secured, I do hereby bind myself, my heirs and assigns, to pay to said Company my *pro rata share* of any and all loss or damage by it or any member thereof sustained by fire, and of such incidental expenses as may occur during the time for which my policy is written, such sums to be certified to me by the President or Secretary of said Company and to be paid within sixty days from the date of such notice.

I further agree to be governed by, and abide by, the Articles of Incorporation and By-Laws of said Company now in force or hereafter enacted, and to pay all assessments made against me in accordance therewith.

Policy fee, \$ 2.50  
1 Mill fee, \$ 1.50  
Total, \$ 4.00

Dated... May 25<sup>th</sup> ..... 1906

L. J. Sanders ..... Applicant.

Paid by P.O. Order - June 8, 1911.



No. 1404

# APPLICATION

OF

James Dean  
Santa Clara County, Cal.

Amount Insured - \$ 3830.00

Expires 28 day of May 1916

Policy Fee - \$ 2.58

Mill Fee - \$ 24.10

Total amount paid - \$ 26.68

76 Ind. Henry  
Agent.

Approved May 25 1916

G. J. Pettit

President.

Ella A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.  
Contents to rate same as buildings in which they are kept.

### EXPOSURES

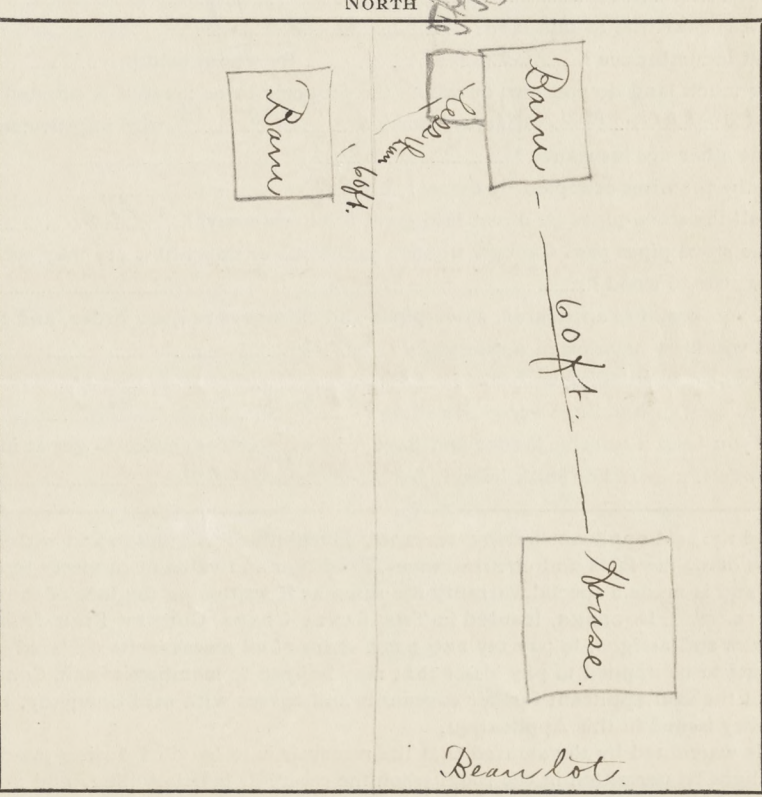
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decid. 2:30 P.M. - May 17, 1911.

May 27, 1911.

8/5/1911 - former property - being to property - insurance would be better than now



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



137 ✓

1404

Rate: 3170 @ 10 = 3.17  
660 @ .25 = 1.65  
4.82

# APPLICATION

Estate of  
Of James Bear 1775 The Alameda San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and insurance against loss or damage by  
fire, for the sum of thirty-eight Hundred and Thirty DOLLARS, for the term  
of five years, from the 28 day of May 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. <u>2</u> stories <u>30</u> x <u>50</u> feet, built <u>1876</u> , now in <u>good</u> repair, <u>tin</u> roof	<u>5500</u>	<u>2500</u>	
On wing ..... stories ..... x ..... feet, built <u>1876</u> , now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built <u>1876</u> , now in ..... repair, ..... roof			
On house No. <u>2</u> ..... stories ..... x ..... feet, built <u>1876</u> , now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions. <u>including Piano</u>	<u>1500</u>	<u>670</u>	
On ..... stories ..... x ..... feet, built <u>1876</u> , now in ..... repair, ..... roof			
On Piano ..... stories ..... x ..... feet, built <u>1876</u> , now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built <u>1876</u> , now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built <u>1876</u> , now in ..... repair, ..... roof			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. <u>1</u> <u>Two story frame - 20 x 50 ft - (about)</u>	<u>1000</u>	<u>660</u>	
On Barn No. <u>2</u>			
On ..... Tons of Hay			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On ..... Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$ ..... , on Pump House, \$ .....			
On ..... stories ..... x ..... feet, built <u>1876</u> , now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built <u>1876</u> , now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built <u>1876</u> , now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built <u>1876</u> , now in ..... repair, ..... roof			
Total amount <u>thirty-eight Hundred and Thirty</u>	<u>8000</u>	<u>3830</u>	

Notified

Expired - May 28, 1916

Renewed - #2982

Name of Olive Edna Bear

House and Barn No. 1 being situate on the West side of the Alameda between  
Nashall and Moore Streets, San Jose, Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? fee simple - Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 2 lots each 100 x 160 ft. Acres, worth \$ 7500.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no (On rooms connected with barn, when needed)
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3830.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of May 1911.

Policy Fee, \$ 2.50  
Mill " \$ 24.10  
Total, \$ 26.60

James Bear APPLICANT.

Paid by check May 17, 1911.

3670 - general 160



No. 1405

# APPLICATION

OF

J. H. Andrews  
Insurance  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured - \$2689.00

Expires 28 day of May 1916

Policy Fee - \$2.57  
Mill Fee - \$23.70  
Rate on Car. #1246 - \$26.28  
Total amount paid - \$25.65

Renewal of #462  
Ins Agent.

Approved May 27, 1916

G. J. Whit.

President.

Ella C. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

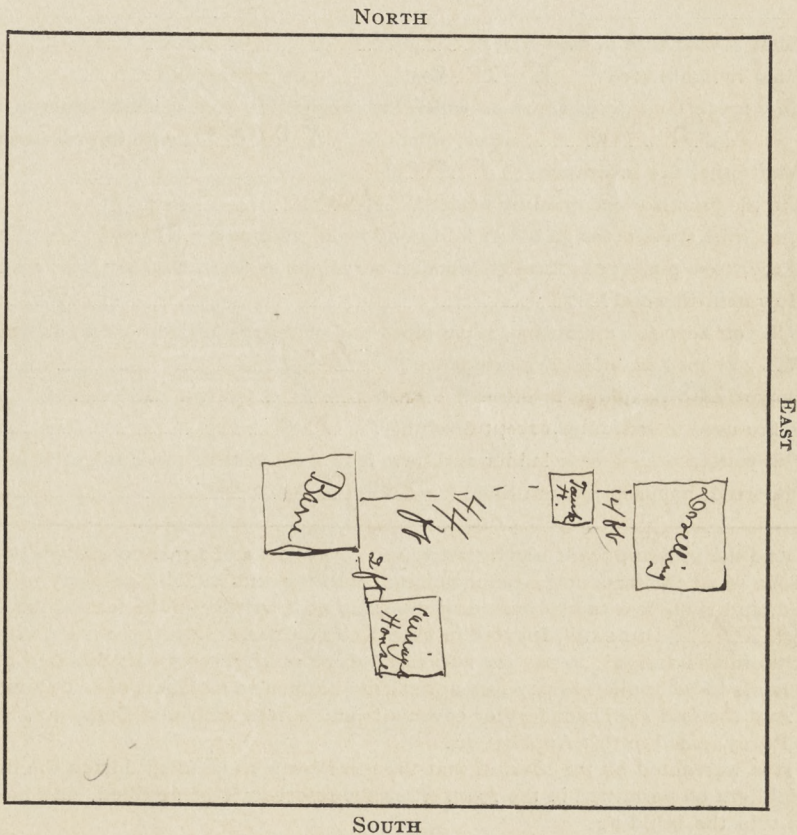
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office at 10:45 a.m. May 27, 1916.  
Dated - May 27, 1916.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



137

1405

Date: 1975 @ .15 = 2.96  
714 " .25 = 1.78  
4.74

# APPLICATION

Of F. H. Flanders San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-six Hundred and Eighty-nine DOLLARS, for the term  
of five years, from the 28th day of May 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. <u>1</u> <u>2</u> stories <u>26</u> x <u>40</u> feet, built <u>1891</u> , now in <u>good</u> repair, <u>Single</u> roof	<u>2500</u>	<u>1440</u>	
On wing ..... stories ..... x ..... feet, built <u>1</u> ..... , now in ..... repair, ..... roof			
On ..... On house No. <u>2</u> ..... stories ..... x ..... feet, built <u>1</u> ..... , now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>600</u>	<u>400</u>	
On ..... On Piano ..... On ..... On ..... On ..... All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank House</u>	<u>250</u>	<u>135</u>	
On Barn No. <u>1</u> <u>30 ft x 32 ft</u>	<u>250</u>	<u>156</u>	
On Barn No. <u>2</u>			
On <u>5</u> Tons of Hay	<u>60</u>	<u>40</u>	
On <u>Barley and Ground Feed</u>	<u>30</u>	<u>20</u>	
On <u>Three</u> Horses <u>1 Billy 60 - Drive - 125 - Pat - 125</u>	<u>310</u>	<u>206</u>	
On <u>Two</u> Horse Wagon	<u>60</u>	<u>40</u>	
On <u>Two</u> Horse Spring Wagon	<u>150</u>	<u>100</u>	
On <u>One</u> Horse Buggy	<u>100</u>	<u>66</u>	
On ..... Horse Phaeton			
On <u>Surrey</u>	<u>100</u>	<u>66</u>	
On Harness and Ropes			
All while contained in Barn No. <u>One and Barriage House</u>			
On Pumping Plant, \$ ..... , on Pump House, \$	<u>30</u>	<u>20</u>	
On <u>Barriage House</u>			
On ..... On ..... On ..... Total amount <u>Twenty Six Hundred and Eighty-nine</u>	<u>4240</u>	<u>2689</u>	

House and Barn No. 1 being situate on Plummer Ave. about 5 miles from  
San Jose Santa Clara Co. Cal.  
House and Barn No 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? None By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 15/00 acres, worth \$ 8000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? —
- How near to wood? —
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2689.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of May 1911.

Policy Fee, \$ 2.50  
Mill " 23.70  
Total, \$ 26.20 Rebate on 1/100 cancellation Policy # 1246

Paid by assured - May 27, 1911.

F. H. Flanders APPLICANT.



# APPLICATION

OF

2749 Hayward

D. Date # 13.

Q. Date # 13.  
 Expatriate Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 3103.00

Expires 29th day of May 1916

Policy Fee	-	-	-	\$2,500.00
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Mill Fee	-	-	\$25.58
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Total amount paid	-	\$28.00
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E. Meyerhoff.

Agent.

Approved \_\_\_\_\_ 1911

2670 Ethel

President.

President.  
Ella C. Taylor.

Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

## DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue.....	Rate 17c on \$100.
Exposure and stove-pipe .....	Rate 25c on \$100.
Exposure and cloth lining .....	Rate 20c on \$100.

Exposure and cloth lining ..... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If

close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

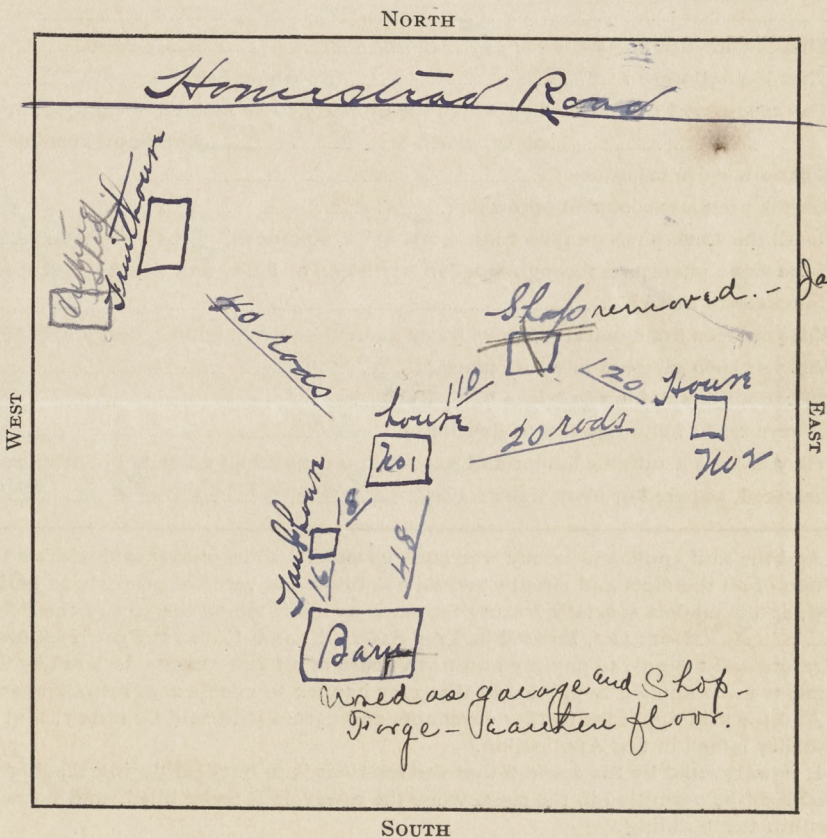
## EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd at 11:20 a.m. May 29, 1911.

Mailed - June 6, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



137

1486.

Date: - 2249 @ .15 = 3.373  
 133 " .12 = .1659  
 279 " .25 = .7067  
 442 " 20 = .884  
 326  
 5.113

## APPLICATION

Of J. H. Phylard - Executors Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Forty-one Hundred and Three DOLLARS, for the term  
 of 5 years, from the 29th day of May 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>36</u> x <u>40</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On wing <u>1</u> stories <u>12</u> x <u>20</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2500.00</u>	<u>16.66</u>	
On house No. 2, <u>1</u> stories <u>24</u> x <u>24</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>200.00</u>	<u>1.33</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>3.50</u>	<u>2.00</u>	
On Piano	<u>3.00</u>	<u>2.00</u>	
On			
On			
On			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank	<u>27.50</u>	<u>18.3</u>	
On Barn No. 1 <u>36</u> x <u>40</u> <u>Shingle</u> Roof	<u>300.00</u>	<u>2.00</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On <u>2</u> Horse Wagon	<u>40.00</u>	<u>2.6</u>	
On Horse Spring Wagon			
On <u>1</u> Horse Buggy			
On Horse Phaeton	<u>80.00</u>	<u>5.3</u>	
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, <u>2</u> on Pump House, <u>Shingle</u> roof	<u>200.00</u>	<u>16.6</u>	
On <u>2</u> milchouse <u>22</u> x <u>40</u> <u>Shingle</u> roof	<u>240.00</u>	<u>16.0</u>	
On <u>1200</u> trays <u>containers</u> in <u>fruit house</u>	<u>170.00</u>	<u>11.6</u>	
On <u>Shop</u> <u>20</u> x <u>40</u> <u>Shingle</u> roof	<u>466.00</u>	<u>31.08</u>	
Total amount		<u>11.6</u>	

Expired - May 29, 1916.  
 Renewed - #2972.

Cancelled  
 1.1913

House and Barn No. 1 being situate on 40 acre orchard on Foxstrad road 2987  
1 mile west of Collins School  
 House and Barn No 2 being situate Same

- What is your title to said land? Owner - Deed
- What incumbrance? None By whom held? None
- How much land do you own on which the property to be insured is situated, and what is its value?  
40 acres, worth \$ 1800.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes - except in house No 2 which has terra
- If the stove pipes pass through wooden partitions or floor, how are they secured? pi
- How near to wood? None
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? Not
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? No 1 Plastered No 2 Board lined

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3103.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of May 1911.

Policy Fee, \$ 2.50  
 Mill " 25.50  
 Total, \$ 28.00

J. H. Phylard APPLICANT.

Paid by Check - June 3, 1911.



No. 1407

# APPLICATION

OF

G. E. B. B. B.

Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 4400.00

Expires 29 day of May 1904

Policy Fee, - - - \$ 2.50

Mill Fee, 3400 - \$ 1.32

Total amount paid, - - \$ 382

H. J. Moore  
Agent.

Approved June 6, 1901.

E. J. Pettit

President

Ella A. Taylor

Secretary

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

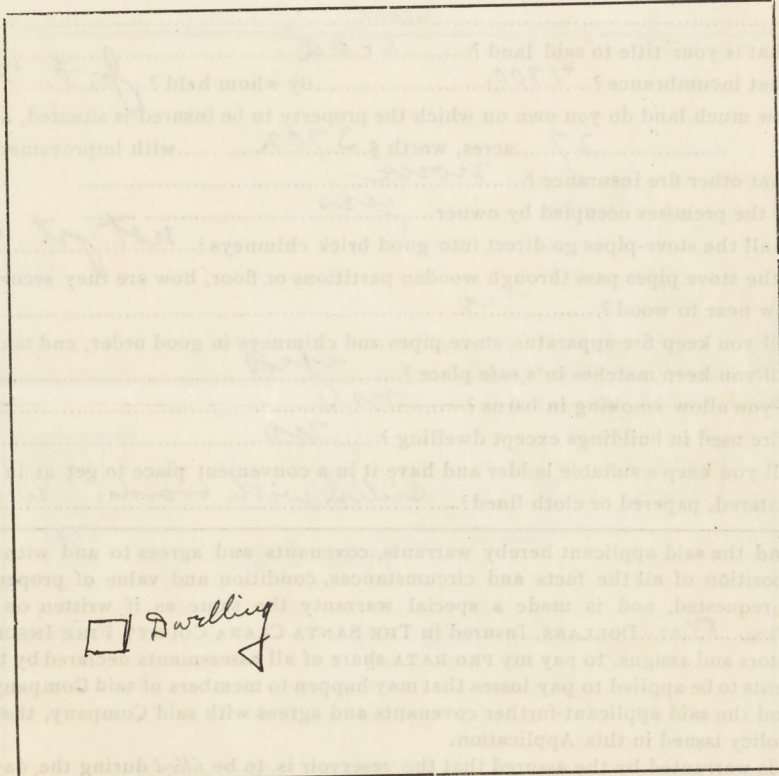
Recd at 4:20 P. M. May 29, 1911.

mailed June 28, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

SOUTH



# APPLICATION

Of A. C. Beil Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum Four hundred forty DOLLARS, for the term  
 of three years, from the 29 day of May 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories, <u>28</u> x <u>32</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>450.00</u>	<u>300.00</u>	<u>10</u>
On wing ..... stories, ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories, ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories, ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>210.00</u>	<u>140.00</u>	<u>10</u>
On .....			
On Piano .....			
On .....			
On .....			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank .....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount <u>Four Hundred and Forty</u>	<u>660</u>	<u>440</u>	

House and Barn No. 1 being situate 2 miles north west from Gilroy

House and Barn No. 2 being situate .....

- What is your title to said land? Deed
- What incumbrance? \$1700 By whom held? J. F. Wheeler
- How much land do you own on which the property to be insured is situated, and what is its value?  
27 acres, worth \$3700 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? not yet completed, will be brick
- If the stove pipes pass through wooden partitions or floor, how are they secured? no
- How near to wood? no
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? no
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? sided with boards, will be clothed and papered later

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Three \$71.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of May 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 1.32  
 Total, \$ 3.82

A. C. Beil

APPLICANT.

Paid by check June 28, 1911



No. 1408.

# APPLICATION

OF

*W. E. Duford*  
*Mountain View* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1400.00

Expires 31 day of May 1912.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 1.60

Total amount paid, - - - \$ 4.10

*Frank S. Hollman*  
Agent.

Approved June 6, 1911

*E. C. Dufford*  
President.

*Ellen A. Dufford*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Recd in Office at 9 a.m. May 31, 1911.*

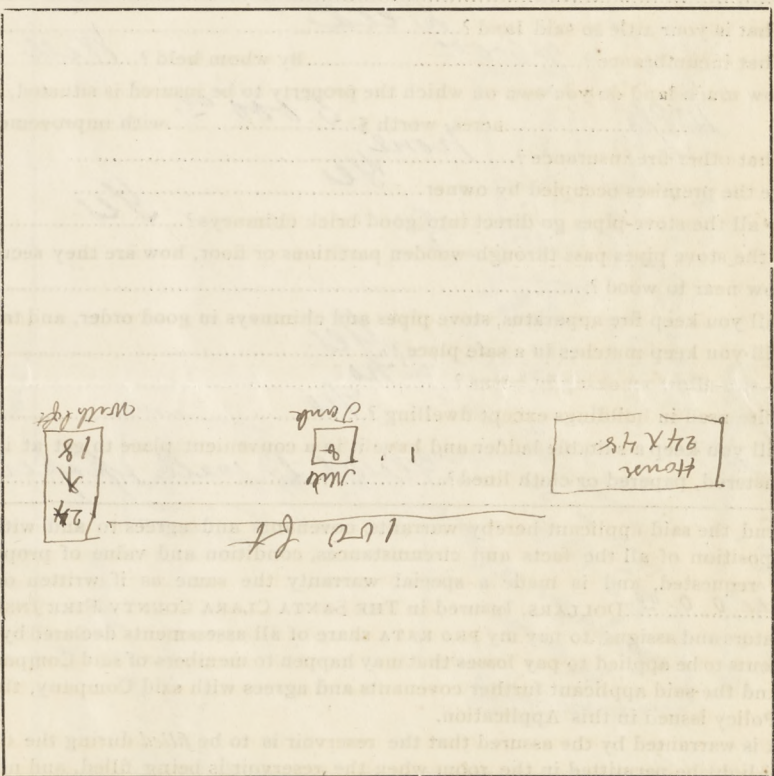
*Mailed - June 6, 1911.*

NORTH

EAST

WEST

SOUTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



145

1408.

1200 @ 10% = 1.20  
200 " 20% = .40  
1.60

# APPLICATION

Of W. E. Rippey Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum fourteen hundred (\$1400.00) DOLLARS, for the term  
of one years, from the 31st day of May 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1,.....stories <u>2 1/2</u> x <u>48</u> feet, built 1....., now in <u>part</u> repair, <u>part</u> roof }	<u>1500.00</u>	<u>1000</u>	
On <u>no</u> wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300.00</u>	<u>200</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1..... <u>24 x 18 ft</u>	<u>300</u>	<u>200.00</u>	
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>\$2100.00</u>	<u>\$1400.00</u>	

House and Barn No. 1 being situate 100 feet apart. On edge of Argus about  
One mile North-East of Mountain View, Cal.  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? \$600.00 By whom held? Will D. Watkins
3. How much land do you own on which the property to be insured is situated, and what is its value?  
4 2/3 acres, worth \$3,000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? yes
8. How near to wood? yes
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? glue to wall papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1120 0.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this.....day of.....190...

Policy Fee, \$ 2.50  
Mill " 2.60  
Total, \$ 4.10

W. E. Rippey APPLICANT.

Paid by check June 2, 1911.



No. 1409

# APPLICATION

OF

Mrs. David Hearn.

Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured - \$2433.00

Expires 3/4 day of May 1912.

Policy Fee - \$2.50

Mill Fee - \$3.75

Total amount paid - \$6.25

M. L. Miles

Agent.

Approved June 6, 1911

E. J. Pettit

President.

Ella Q. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.
- Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

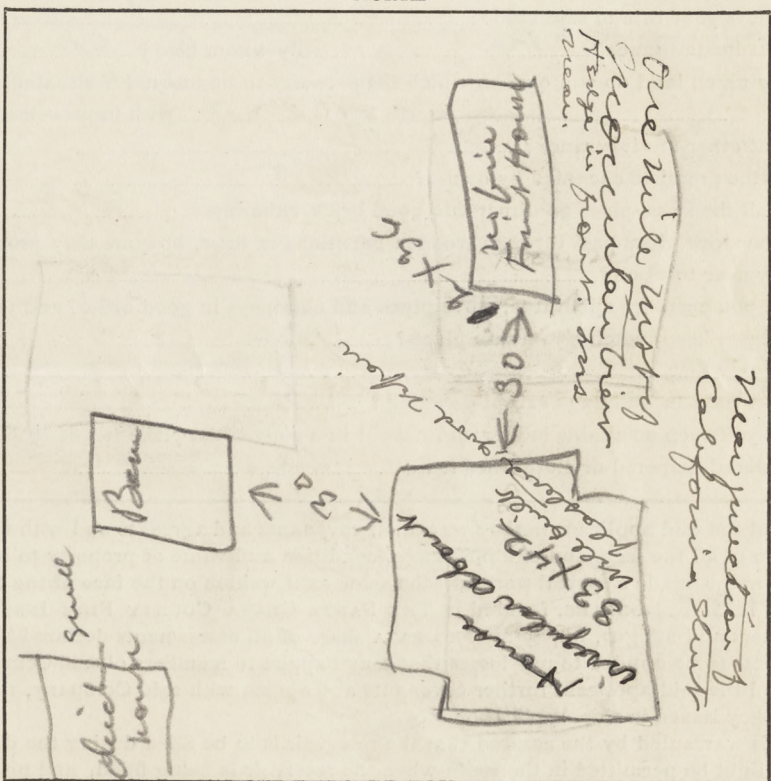
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Dec'd and completed 9 A.M. May 31, 1911.

Mailed June 6, 1911.

Cats on local names

EAST



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1409.

$$\begin{array}{r} 145 \\ \times 2 \\ \hline 290 \end{array}$$

3.74

Of Mrs. Sarah Weaver, Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-four Hundred and Thirty-three DOLLARS, for the term  
of One years, from the 31st day of May 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <sup>about 10 years on</sup> 1 stories 33 x 40 feet, built 1870, now in <sup>good</sup> repair, <sup>shingle</sup> roof	3000	2000	
On wing ..... stories ..... x ..... feet, built 1870, now in ..... repair, ..... roof			
On <sup>Spur house</sup> No. 2, 1 stories ..... x ..... feet, built 1870, now in ..... repair, ..... roof	200	100	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions <sup>including Pearls</sup>	500	333	
On Piano			
On			
On			
On			
On			
All while contained in dwelling No. <sup>One</sup>			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On			
On			
On			
Total amount	3700	2433	

House and Barn No. 1 being situate on Castro Ave, near junction of California St., One mile West of Mountain View, Santa Clara Co., Cal.

1. What is your title to said land? own in fee simple
2. What incumbrance? no By whom held? Isaac Mann
3. How much land do you own on which the property to be insured is situated, and what is its value? 10 acres in front  
\_\_\_\_\_ acres, worth \$ 10,000.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? —
8. How near to wood? —
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of .....  
\$2438.<sup>00</sup> DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17th day of May, 1911

Policy Fee, \$	2.50
Milk \$	3.75
Total, \$	6.25

Ms. Sarah Yeare, APPLICANT.

Paid by my order - June 3, 1911.



No. 1410

# APPLICATION

OF

Alb Otelling

Sumnerdale Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1400.<sup>00</sup>

Expires 31 day of May 1916.

Policy Fee - - - \$2.<sup>50</sup>

Mill Fee - 5 yds. - \$ 8.<sup>00</sup>

Total amount paid - - \$ 10.<sup>50</sup>

Renewal of # 451.  
No Agent.

Approved June 6. 1911

E. J. Oatlett  
President.

Ellen A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 10:30 a.m. - May 31, 1911.

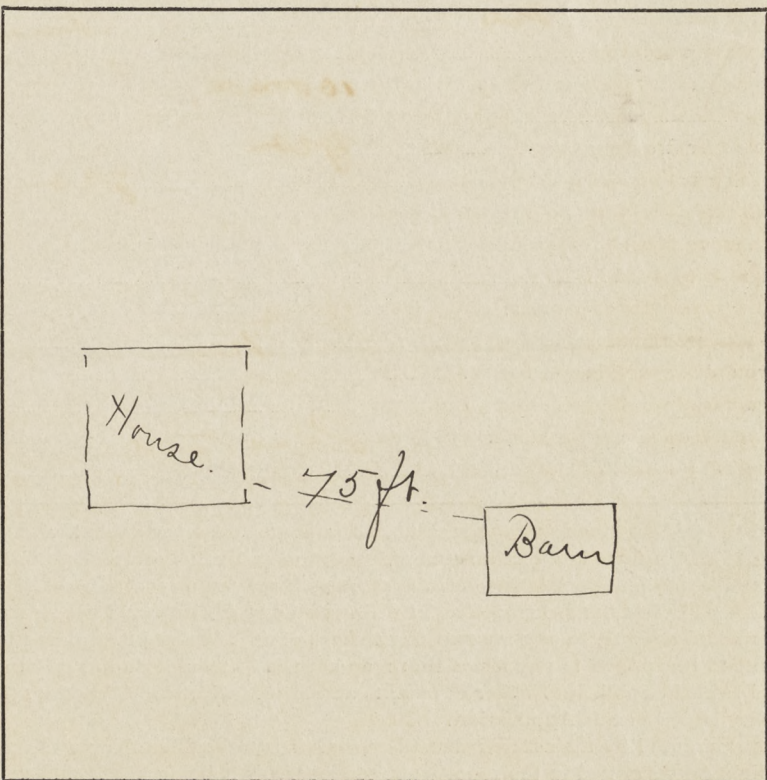
Delivered - June 9, 1911.

NORTH

EAST

WEST

SOUTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



136

1410.

Date: 1200 @ .10 = 1.20  
200 " .20 = .40  
1.60

# APPLICATION

Of Henry H. Stelling, Sunnyvale Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Fourteen Hundred DOLLARS, for the term  
of five years, from the 31st day of May 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories 30 x 48 feet, built 1895, now in good repair, shing. roof	1800	1200	
On wing stories x feet, built 1, now in repair, roof			
On			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1 28 x 28 ft - 12 ft Posts - built 1880 - shing. roof	1400	200	
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	2000	1400	

Notified  
Expired - May 31, 1916.  
Renewed - #2981.

House and Barn No. 1 being situated on the Hollenbeck Road, about nine miles westward from San Jose, Cal.  
House and Barn No 2 being situated

1. What is your title to said land? Seed
2. What incumbrance? 11,500 By whom held? Mr. Geo Briggs
3. How much land do you own on which the property to be insured is situated, and what is its value? 50 acres, worth \$ 20,000.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No - nothing nearer than 80 ft. drive.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1400.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31st day of May 1911.

Policy Fee, \$ 2.50  
Mill " \$ 8.00  
Total, \$ 10.50

H. H. Stelling APPLICANT.

Paid by assumed - June 9, 1911



No. 1411.

# APPLICATION

OF

*Margaret Steel*

*Superstition* Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1960.00

Expires 1st day of *June* 191*6*.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 11.80

Total amount paid - - \$ 14.30

*W. J. Hayward*  
Agent.

Approved *June 6* 191*6*

*W. J. Hayward*  
President.

*Ella A. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

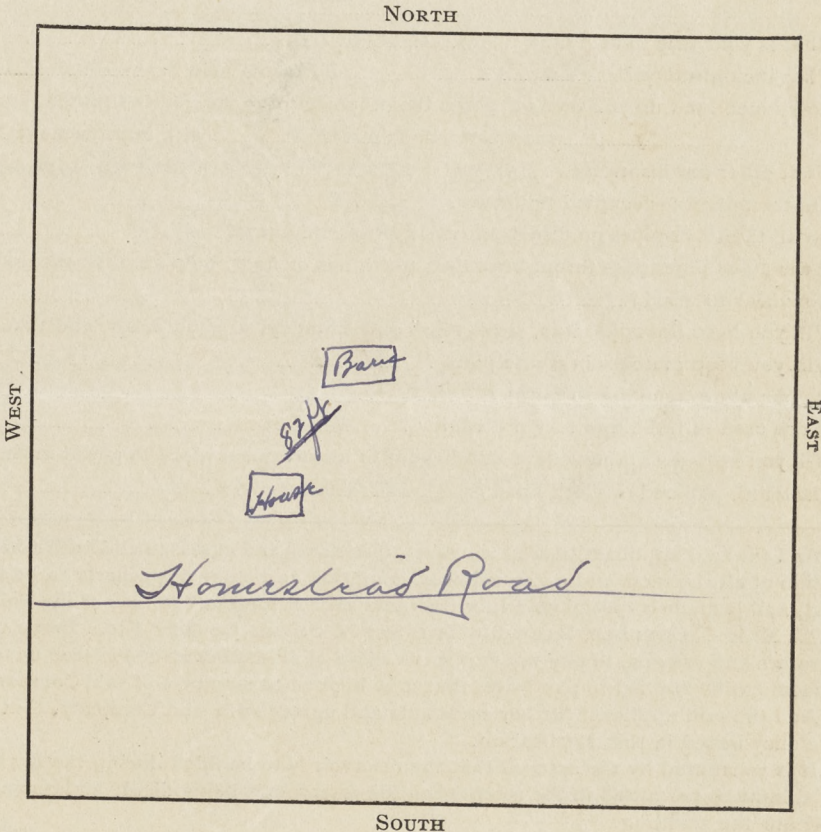
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Recd. 9 a.m. - June 1st, 1911.*  
*mailed - June 6, 1911.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





154

1411.

Rate:  $1560 @ .10 = 1.56$   
 $400 @ .20 = .80$   
2.36

## APPLICATION

Of Mrs Elizabeth Stoll, Comptine Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Nineteen Hundred and Sixty DOLLARS, for the term  
of five years, from the 1st day of June 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>46</u> feet, built <u>1908</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>18.00</u>	<u>12.00</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>      </u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>240</u>	<u>160</u>	
On <u>      </u>			
On Piano <u>1 Kingsbury</u>	<u>300.00</u>	<u>200</u>	
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1 <u>28 x 50</u> <u>Shingle roof</u>	<u>450</u>	<u>300</u>	
On Barn No. 2			
On <u>      </u> Tons of Hay			
On <u>      </u>			
On <u>      </u> Horses			
On <u>2</u> Horse Wagon	<u>50.00</u>	<u>34</u>	
On <u>      </u> Horse Spring Wagon			
On <u>1</u> Horse Buggy			
On <u>      </u> Horse Phaeton	<u>40.00</u>	<u>33</u>	
On <u>2</u> <u>Overland Truck</u>	<u>50.00</u>	<u>33</u>	
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount	<u>2940</u>	<u>1960</u>	

House and Barn No. 1 being situate On 30 acre orchard on H. Mendenhall Road  
1/2 mile west of Collins School  
House and Barn No 2 being situate       

1. What is your title to said land? Owner
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 30 acres  
       acres, worth \$ 10,000.00 with improvements.
4. What other fire insurance? On furniture not to exceed 1000, no other.
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1960.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29th day of May 1911.

Policy Fee, \$ 2.50  
Mill " \$ 7.80  
Total, \$ 14.30

Mrs Elizabeth Stoll APPLICANT.

Paid by check - June 6, 1911



No. 1412.

# APPLICATION

OF

Nellie V. Mead.

Seattle, Wash. Post Office,

Santa Clara County, Cal.  
Holt and Hugo - Los Angeles Agents.

Amount Insured - - \$ 1500.00

Expires 2 day of June 1916,

Policy Fee - - \$ 2.50

Mill Fee - - \$ 8.00

Total amount paid - \$ 10.50.

Renewal of #459  
no Agent.

Approved June 6. 1911

C. J. Pettit

President.

Ella A. Taylor.

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100. Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

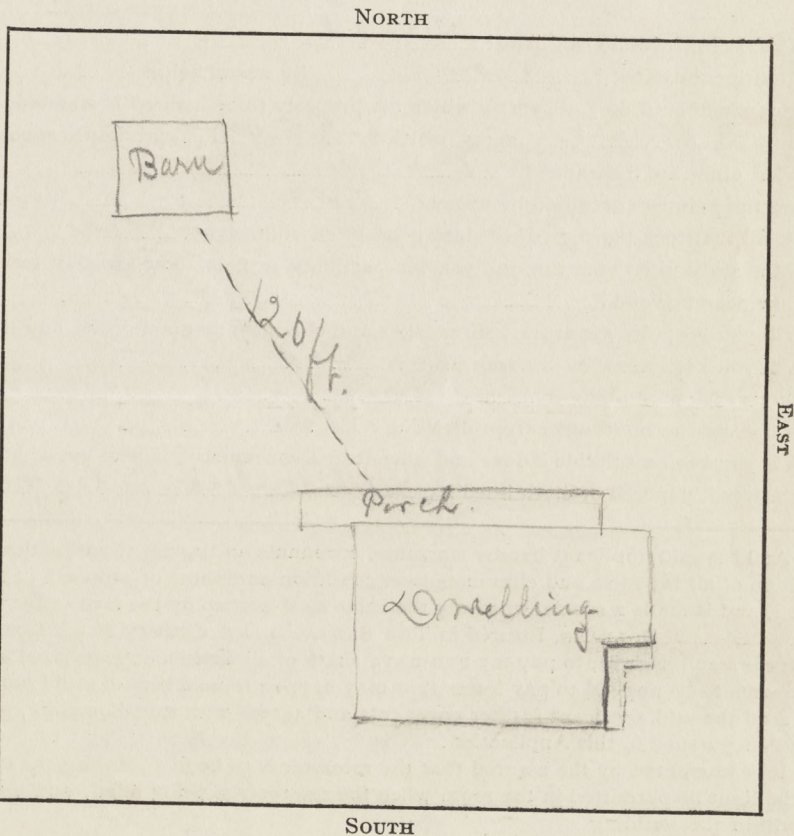
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Dec'd June 2 - 4:20 P.M. 1911

mailed - June 6. 1911



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



154.  
✓✓  
14/2.  
Date: 1400 @ 10 = 140  
100 @ 20 = 200  
1.60

# APPLICATION

523-18th Ave. North.

Of Mrs Nellie V. Mead, Seattle, Wash. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Fifteen Hundred DOLLARS, for the term  
of five years, from the 2nd day of June 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, 1 stories <u>34</u> x <u>46</u> feet, built <u>1886</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2100</u>	<u>1400</u>	
On wing stories x feet, built 1, now in repair, roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1 <u>16 x 24 ft with me shed</u>	<u>150</u>	<u>100</u>	
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>2250</u>	<u>1500</u>	

House and Barn No. 1 being situate on Karl Ave. near Santa Clara and  
Los Gatos Road. near Los Gatos. Santa Clara Co. Cal.  
House and Barn No 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Seven acres, worth \$ 3500.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? no now vacant awaiting a tenant.
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Ceiled overhead. Sides papered in cloth closely latched to boards.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this ..... day of ..... 1911...

Policy Fee, \$ 2.50  
Mill " \$ 8.00  
Total, \$ 10.50

Debited \$6.40 sent Mar 25th 1911

Sign. Nellie V. Mead APPLICANT.

Paid by draft June 2, 1911.



APPLI

No. 1413

Santa

Amount Insur

Expires 3rd da

Policy Fee

Mill Fee

Total amount pa

Approved

*Ella A. Taylor*

Officers

E. T. PETTIT, President.  
F. H. BABB, Vice-President.  
M. A. ROSS, Treasurer.  
ELLA A. TAYLOR, Secretary.

Directors

E. T. PETTIT. M. A. ROSS.  
F. H. BABB. S. P. SANDERS.  
L. J. CHURCH. E. S. MORROW.  
F. M. RIGHTER. C. C. SPALDING.  
E. VAN EVERY.

Santa Clara County Fire Insurance Co.

OFFICE, ROOM 10 PORTER BUILDING

SAN JOSE, CAL., Oct. 27, 1911.

Judge R. H. Latimer,  
Oakland, Cal.

Dear Sir: We have been informed by Noble and Riggs, of Los Gatos, that the property owned by Mrs. Nellie W. Mead, has been sold to you. The property is insured in this company under Policy #1412. Has Policy been assigned to you by Mrs. Mead, and do you wish it transferred in your name on our books? If so, kindly sign enclosed obligation slip and return to this Office, together with the assigned Policy, which will require the consent of the Company.

Or, if you do not desire the insurance in this Company, kindly notify us at once, so Policy may be canceled.

Thanking you very kindly -

Respectfully,  
Santa Clara Co. Fire Ins. Co.,  
Ella A. Taylor,  
Secy.

SOUTH



154

14/2.

Date: 1400 @ 10 = 1.40  
1000 @ 20 = .20  
1.60

# APPLICATION

523-18th Ave. North.

Of Mrs. Nellie V. Mead, Seattle, Wash. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Fifteen Hundred DOLLARS, for the term  
of five years, from the 2nd day of June 1911 if approved by the Company

*[Faint, mostly illegible text from the reverse side of the document, including "Santa Clara County Fire Insurance Co." and various clauses.]*

Policy Fee, \$ 2.58  
Mill " \$ 8.00  
Total, \$ 10.58

*[Handwritten note:]* Paid by draft June 2, 1911

Sign Nellie V. Mead APPLICANT.



No. 1413.

# APPLICATION

OF

*Overland*

*Superior*

Santa Clara County, Cal.

Post Office,

Amount Insured - - \$2250.00

Expires 3rd day of June 1916.

Policy Fee - - \$2.50

Mill Fee - - \$13.50

Total amount paid - \$16.00

*W. H. Richards*  
Agent.

Approved June 6, 1916

*W. H. Richards*  
President.

*W. H. Richards*  
Secretary.

Cl

First c  
basis rat

CHAS. H. NOBLE  
ZEDD & BROS.

19....

described in  
id Polic. 4.

l, and agree

523 18th Ave N.  
Seattle Wash  
Mar 13-1912.

Santa Clara Fire Ins. Co.  
San Jose Calif.

Dear Sirs:

You may send whatever  
rebate there may be on  
the cancelled policy  
Yours Truly  
Nellie V. Mead

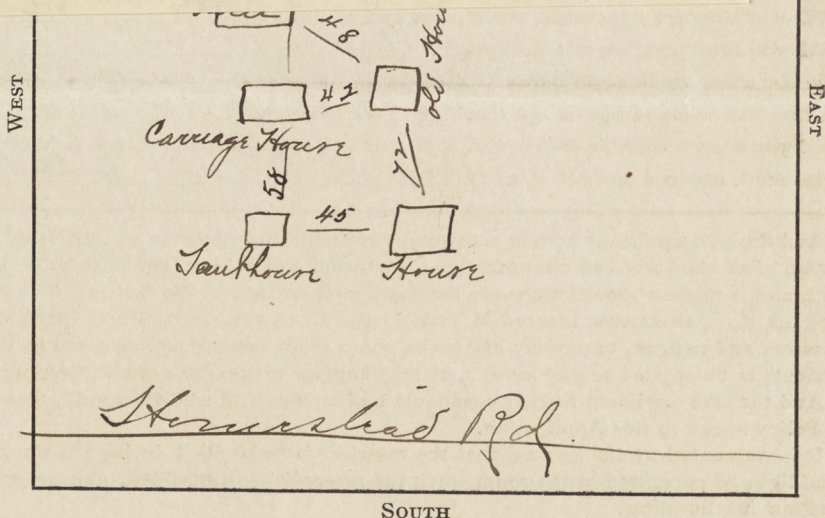
NOBLE & RIGGS  
REAL ESTATE  
INSURANCE  
NOTARY

PHON

Have  
Polic. 4.  
having be  
I hereby  
to pay all

## NOTICE TO A

On diagram show all buildings in-  
sured, and all exposures within 100  
feet; say just what each building is  
occupied for, and mark distances in  
figures between all buildings shown on  
Diagram.





134

14/2.

Rate:  $1400 @ \frac{10}{100} = 1.40$   
 $1400 @ \frac{20}{100} = 2.80$   
 $1.60$

# APPLICATION

Of Mrs. Nellie V. Mead, 523-18th Ave. North, Seattle, Wash. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Fifty-two Hundred DOLLARS, for the term  
of five years, from the 2nd day of June 1911, if approved by the Company.

*Santa Clara County Fire Insurance Co.*

Officers  
President: E. T. Pettit  
Vice-President: F. H. Kane  
Secretary: M. A. Rose  
Treasurer: H. A. Taylor  
Directors  
E. T. Pettit  
F. H. Kane  
M. A. Rose  
H. A. Taylor  
C. C. Spalding  
H. M. Richter

*Cherry Ave.  
San Jose.  
San Jose*

Policy Fee, \$ 2.58  
Mill " \$ 8.00  
Total, \$ 10.58

*Policy #640 sent Mar 1911*

Sign Nellie V. Mead APPLICANT.

*Paid by draft - June 2, 1911.*



No. 1413.

# APPLICATION

OF

*Overhead*

*Superior*

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$2250.00

Expires 3rd day of June 1916.

Policy Fee - - \$2.50

Mill Fee - - \$13.50

Total amount paid - \$16.00

*W. H. Hayward*  
Agent.

Approved June 4, 1916

*W. H. Hayward*  
President.

*W. H. Hayward*  
Secretary.

Clara

First class basis rate

1. On through to basis rate
2. On roof, floor 20c on \$1
3. Clot ing, unles or painte
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- Steam
- Fruit d
- School
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NOBLE & RIGGS  
REAL ESTATE  
INSURANCE  
NOTARY PUBLIC

CHAS. H. NOBLE  
ZEDD. S. RIGGS

PHONE

SAN JOSE, CAL., 19....

Having purchased of *Mrs. Nellie W. Mead* the property described in  
Policy No. *1412* in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said *Mrs. Nellie W. Mead*  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: .....

for you to take the matter up with him direct.

Yours Sincerely,

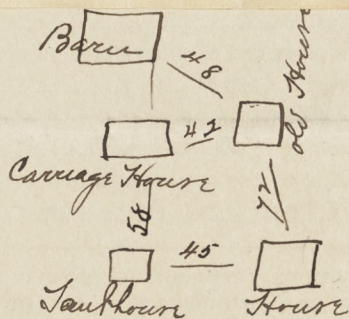
NOBLE & RIGGS,

by *Zedd. Riggs*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



EAST

SOUTH



Rate:  $\frac{1400}{100} @ \frac{10}{20} = \frac{1.40}{.20}$   
1.60

523-18th ave. north

Policy Fee, \$	2.50
Mill "	8.00
Total, \$	<u>10.50</u>

Sign. Nellie V. Mead.....APPLICANT.

Paid by draft - June 2, 1911.



No. 1413.

# APPLICATION

OF

*Over a bed*

*Superior*

Santa Clara County, Cal.

Post Office,

Amount Insured - - \$2250.00

Expires 3rd day of June 1916.

Policy Fee - - \$2.50

Mill Fee - - \$13.50

Total amount paid - - \$16.00

*W.H. Latimer*  
Agent.

Approved June 4, 1916

*Ella Q. Taylor*  
President.

*Ella Q. Taylor*  
Secretary.

Class

First class basis rate

1. On through to basis rate
2. On roof, floor 20c on \$1
3. Clot ing, unles or painte
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CHAS. H. NOBLE  
ZEDD. S. RIGGS

NOBLE & RIGGS  
REAL ESTATE  
INSURANCE  
NOTARY PUBLIC  
LOANS  
PHONE MAIN 1411

LOS GATOS, CALIFORNIA

Oct. 26, 1911.

Santa Clara Co. Fire Ins. Co.,  
San Jose, Calif.,  
Miss Ella Taylor, Sec.,

Re Policy NO. 1412.

The property is now owned by Judge R.H. Latimer, of Oakland, and we suggest that you write to him direct, as he has never replied to our letter in which we enclosed the information sent us by you. It may be that Judge Latimer has reinsured and does not wish to accept your policy, or perhaps he thinks it now stands payable to him in case of loss, so it would be well for you to take the matter up with him direct.

Yours Sincerely,

NOBLE & RIGGS,

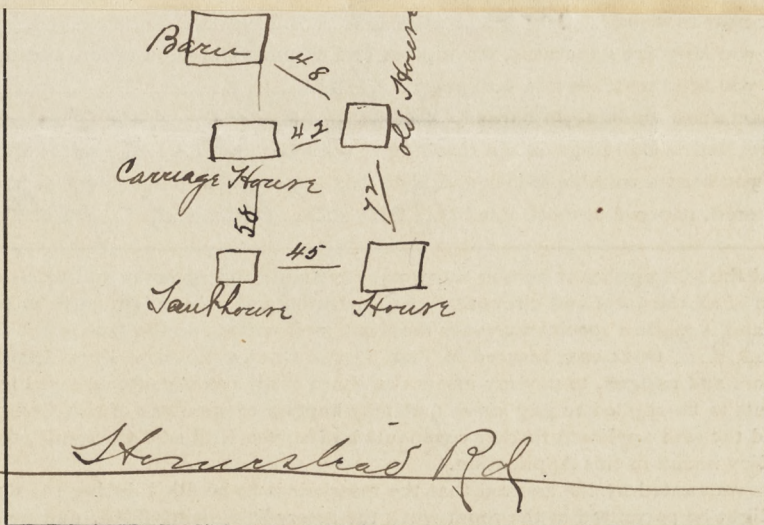
by

*Zedd. S. Riggs*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH



Rate:  $\frac{1400}{100} @ \frac{10}{20} = \frac{1.40}{.20}$   
1.60

523-18th ave. north

LOS GATOS, CALIFORNIA  
Oct. 26, 1971

There is a

MOORE & HIGGS

vd

Policy Fee, \$	2.00
Mill "	8.00
Total,	\$10.50

Sign Nellie V. Mead APPLICANT.

Paid by draft - June 2, 1911.



No. 1413.

# APPLICATION

OF

*Geo. A. Bell*

*Inspector*

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$2250.00

Expires 3rd day of June 1916.

Policy Fee - - \$2.50

Mill Fee - - \$13.50

Total amount paid - - \$16.00

*W. H. Hayward*  
Agent.

Approved June 6, 1916

*W. H. Hayward*  
President.

*Ella A. Taylor*  
Secretary.

## Class

First class basis rate, 1

1. One c through roo to basis rate
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- Tank hot close to bar
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- Barns, (H Rate, 25c o
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- Fruit drie
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- 20c on \$100
- Contents
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- ja cent, are
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CHAS. H. NOBLE  
ZEDD. S. RIGGS

NOBLE & RIGGS  
REAL ESTATE  
INSURANCE  
NOTARY PUBLIC  
LOANS  
PHONE MAIN 1411

LOS GATOS, CALIFORNIA

Aug. 26, 1911.

Ella A. Taylor, Sec.,  
S.C.Co.Fire Ins.Co.,  
Dear Madam:-

The property insured by Policy No. 1412 has been purchased by R.H.Latimer, but I have not the Policy here. I will endeavor to get it and have it assigned.

Will you kindly consider this as a notice of assignment and keep the property covered in the new name.

What is the amount of this policy, the original premium paid, and, judging from the past, what will the number and amount of assessments probably be for the future.

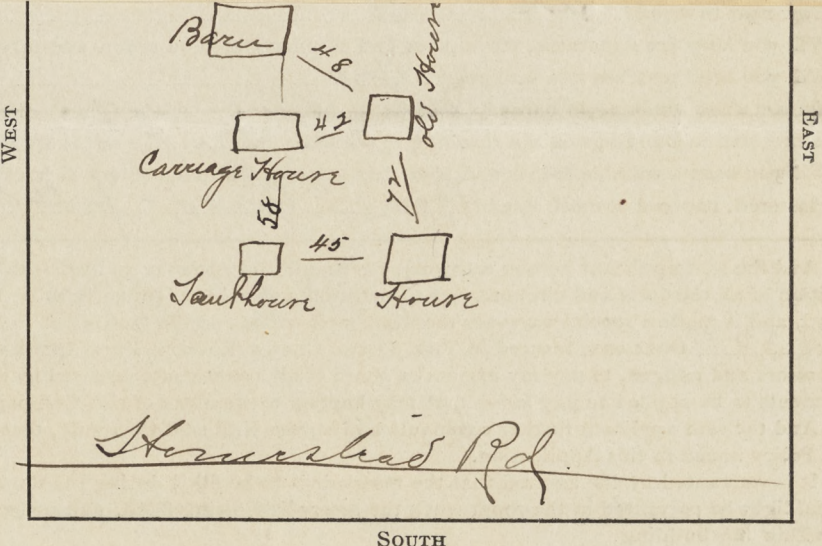
Thanking you in advance for this information, I am,

Yours Very Sincerely,

*Zedd S. Riggs*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





Rate:  $\frac{1400}{100} @ \frac{10}{100} = 1.40$   
 $\frac{100}{100} @ \frac{20}{100} = .20$   
1.60

523-18th ave. north

It is understood that the value of the property is estimated by the appraiser, and the amount of insurance on

Policy Fee, \$	2,000
Mill "	\$ 8.00
Total,	\$ 10,500

Debit  
\$6.40  
Rent man 19

Sign Nellie V. Mead APPLICANT.

Paid by draft - June 2, 1911.



No. 1413.

# APPLICATION

OF

*Accidental*

*Insurance*

Santa Clara County, Cal.

Post Office,

Amount Insured - - \$2250.00

Expires 3rd day of June 1916.

Policy Fee - - \$2.50

Mill Fee - - \$3.50

Total amount paid - \$6.00

*W. H. Hayward*  
Agent.

Approved June 6. 1916

*W. H. Hayward*  
President.

*W. H. Hayward*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue. Rate 17c on \$100.  
Exposure and stove-pipe. Rate 25c on \$100.  
Exposure and cloth lining. Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.
- Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.
- Dairies and cheese factories; Rate 20c on \$100.
- Steam engines, Boilers, etc. Rate 40c on \$100.
- Fruit driers, 80c on \$100.
- School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

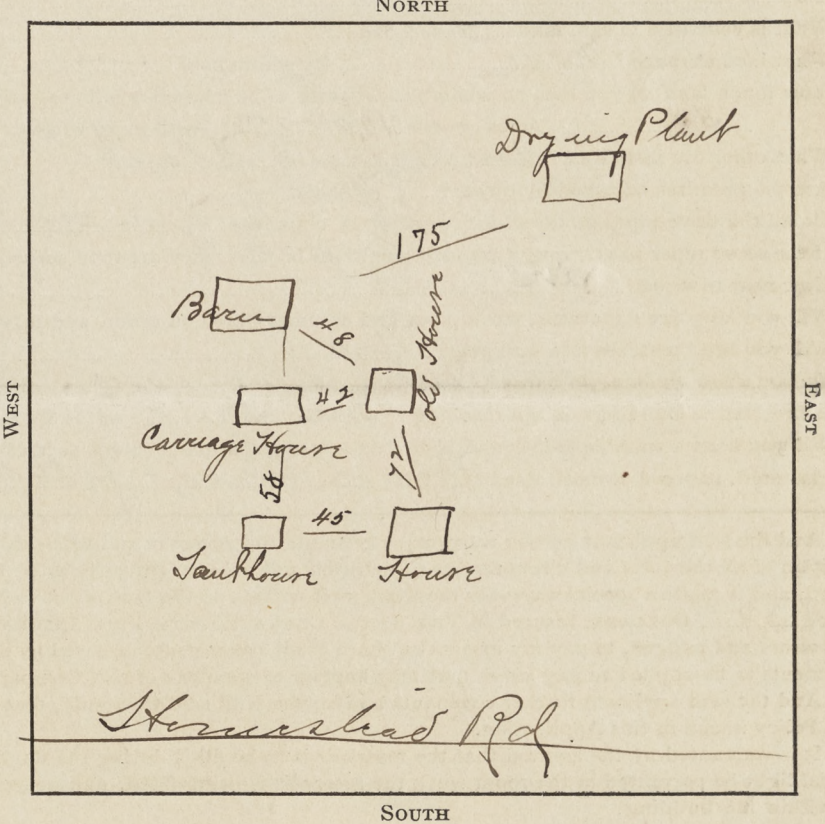
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd in Office at 10:45 a.m. June 3. 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





161.  
✓✓

1413.

Date: 22 50 @ 12 = 2.70

# APPLICATION

Of Otto Abel - Carpenter Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty two Hundred and Fifty DOLLARS, for the term  
of five years, from the 3<sup>rd</sup> day of June 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>52</u> x <u>42</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2250.00</u>	<u>1500.00</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>375.00</u>	<u>250.00</u>	
On .....			
On Piano .....	<u>375.00</u>	<u>250.00</u>	
On .....			
On .....			
On .....			
All while contained in dwelling No. 1.....			
On Windmill and Tank <u>none</u>	<u>375.00</u>	<u>250.00</u>	
On Barn No. 1.....			
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>3365.00</u>	<u>2237.50</u>	

Cancelled  
May 24, 1916.

Expired June 3, 1916.  
Renewed - \$29.71

House and Barn No. 1 being situate on 30 acre orchard on Homestead Road 1/2 mile west Collins School  
House and Barn No 2 being situate.....

1. What is your title to said land? Owner
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 30 acres, worth \$10,000.00 with improvements.
4. What other fire insurance? on drying plant
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes - except in Tank house
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Through iron collar in Tank house
8. How near to wood? Six inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? In Tank house
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Board lined - felt paper - plastered to boards

gal. iron in-  
cased in Terra-  
cotta.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2250.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.  
It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.  
IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3<sup>rd</sup> day of June 1911.  
Policy Fee, \$ 2.50  
Mill " 23.50  
Total, \$ 26.00

Otto Abel

APPLICANT.

Paid by assured - July 8, 1911

new glass in Tank house surveyed and approved by agent.



No. 1414

# APPLICATION

OF

Fred Dickinson

Morgan Mile  
Santa Clara County, Cal.

Post Office,

Amount Insured, = \$ 1800.00

Expires 6<sup>th</sup> day of June 1911

Policy Fee, - - - \$2.50

Mill Fee, - - - \$6.00

Total amount paid, - - - \$8.50

Wm J. E. David

Agent.

Approved June 6, 1911

E. J. Pettit

President.

Ella O. Taylor

Secretary.

Press of Brewer Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

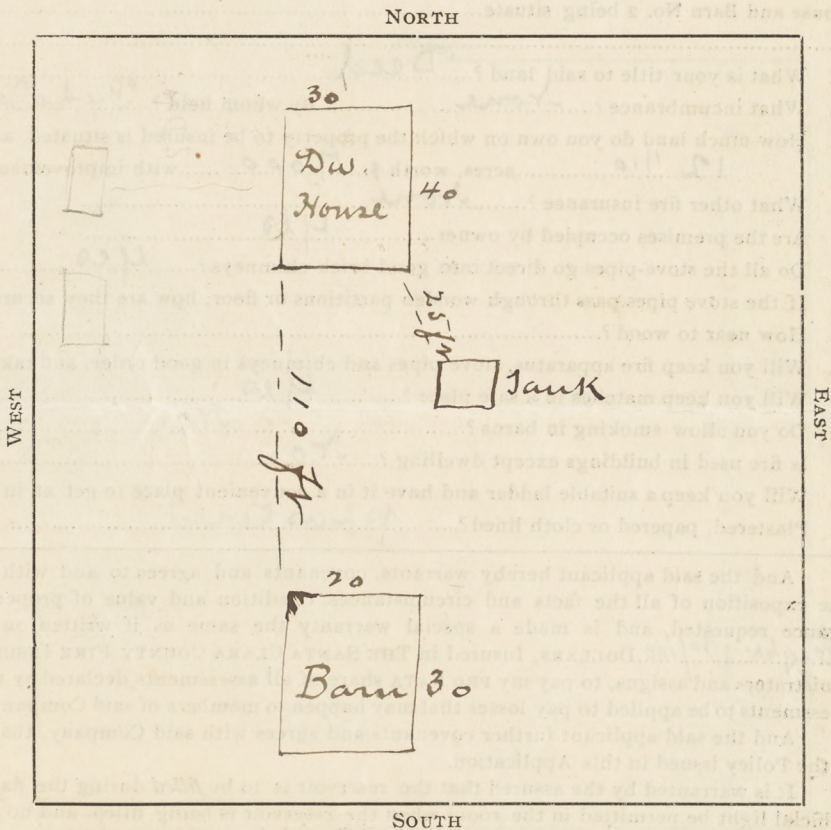
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd at 9 a.m. May 29, 1911.

Mailed - June 6, 1911

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.









No. 14.

APPLICANT

OF

Mrs. Alice Smith

Resident

Santa Clara Co.

Amount Insured, =

Expires 9 day of

Policy Fee, -

Mill Fee, -

Total amount paid, -

W. H. M. Smith

Approved June

E. G. Davis

Ella Q. J.

Press of Brower Printing Co.

THE UNION ASSURANCE SOCIETY WAS FOUNDED IN 1714

D. E. MILES

BURNS MACDONALD

WM. MACDONALD

PACIFIC DEPARTMENT

# WESTCHESTER FIRE INSURANCE COMPANY

OF NEW YORK

MACDONALD & MILES, GENERAL AGENTS

340 CALIFORNIA STREET  
SAN FRANCISCO, CAL.

C. B. MASON,

Resident Agent

Morgan Hill, California, April 2nd 1912.

Santa Clara Fire Insurance Co.

San Jose,

Dear Sirs,

Find enclosed membership slip all signed.

Mr. Harmony wants the insurance left on the furniture.

Yours truly,

C. B. Mason

C. B. Mason

## NOTES TO AGENTS.

The following show all buildings in  
the city and are numbered 1 to 100.  
We say just what each building is  
used for and mark distance in  
feet between all buildings shown on  
the map.



# APPLICATION

Of Fred Dickinson, Morgan Hill Postoffice, Santa Clara County, Calif  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss  
 damage by fire, for the sum Eighteen hundred DOLLARS, for the  
 of 3 years, from the 6<sup>th</sup> day of June 1914, if approved by the C  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insur  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>40</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2100</u>	<u>1400</u>
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>		
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>400</u>	<u>200</u>
On <u>Piano</u>		
On <u>expired - June 6, 1914</u>		
On <u>Renewed - #2275</u>		
All while contained in dwelling No. <u>One</u>		
On Windmill and Tank		
On Barn No. 1 <u>20 x 30 ft</u>	<u>300</u>	<u>200</u>
On Barn No. 2		
On <u>Tons of Hay</u>		
On <u>notified - May 23, 1914</u>		
On <u>Horses</u>		
On <u>Horse Wagon</u>		
On <u>Horse Spring Wagon</u>		
On <u>Horse Buggy</u>		
On <u>Horse Phaeton</u>		
On <u>Harness and Robes</u>		
All while contained in Barn No. <u>One</u>		
On Pumping Plant, \$ <u>1000</u> , Pump House, \$ <u>1000</u>		
On <u>1000</u>		
On <u>1000</u>		
On <u>1000</u>		
Total amount	<u>2800</u>	<u>1800</u>

House and Barn No. 1 being situate South East corner of Peak Avenue  
right Armenia Morgan Hill Santa Clara Co. Calif  
 House and Barn No. 2 being situate

- What is your title to said land? Deed
- What incumbrance? None By whom held? Fred Dickinson 200 payable - Sept 16, 1912
- How much land do you own on which the property to be insured is situated, and what is its value?  
12 1/2 acres, worth \$ 7000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? Yes
- How near to wood? Yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Eighteen hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27<sup>th</sup> day of May 1914.

Policy Fee, \$ 2.50  
 Mill " \$ 6.00  
 Total, \$ 8.50

F. Dickinson

APPLICANT.

Paid by Money Order May 29, 1914.



No. 141

APPLICANT

OF

Mrs. Alice North

Confessing

Santa Clara County

FOUNDED IN 1714

Society Limited

WM. MACDONALD

NT

URANCE COMPANY

NERAL AGENTS  
REET

ill, California, April 2nd 1912.

San Jose,

Dear Sirs,

Find enclosed membership slip all signed.

Mr. Harmoney wants the insurance left on the furniture.

Yours truly,

C. B. Mason



1414

Date: 16.00 @ .10 = 1.60  
200 " 20 = .40  
2.00

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On

SAN JOSE, CAL., March 30, 1912

Having purchased of Fred Dickinson the property described in  
Policy No. 1414 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Fred Dickinson  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Frank Cannon

3. How much land do you own on which the property to be insured is situated, and what is its value? 1.2 acres, worth \$ 7,000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Twenty \$20.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27th day of May, 1912.

Policy Fee, \$ 2.50  
Mill " \$ 6.00  
Total, \$ 8.50

F. Dickinson

APPLICANT.

Paid by Money Order May 29, 1911.



No. 141

APPLICE

OF

Mrs. Alice North

San Francisco

Santa Clara Coun

Amount Insured, =

Expires 9 day of

Policy Fee, - - -

Mill Fee, - - -

Total amount paid, - - -

W. H. Hensell

Approved June 8,

E. J. Davis

Ellen A. J.

Press of Brower Printing Co., San

THE UNION ASSURANCE SOCIETY WAS FOUNDED IN 1714



CAPITAL	\$ 2,250,000.
ASSETS	\$ 5,885,820.
SURPLUS	\$ 3,122,570.

Cable Address:  
"FALKNER"

Union Assurance Society Limited

of London.

Catton, Bell & Co. General Agents.

PACIFIC COAST DEPARTMENT

454 CALIFORNIA STREET

SAN FRANCISCO, CAL.

C. B. MASON, RESIDENT AGENT

MORGAN HILL, CAL., September 17th, 1911

Santa Clara Fire Insurance Co.,  
San Jose,

Dear Sirs:-

I am in receipt of your favor of the 16th.  
Mr. Hensell will have furniture in the dwelling, valued at \$300.00.  
In regard to the Mortgage Interest, it is signed by Frank Harmoney,  
as Mr. Mr. Harmoney put the Mortgage on the place before he sold  
it to Mr. Hensell.

I beg leave to remain,

Yours faithfully,

C. B. Mason

NOTE TO AGENTS.

For each building shown on the map, give the name of the building, the owner's name, the street, the lot number, the area of the lot, the area of the building, the value of the building, the value of the lot, the value of the land, the value of the improvements, the value of the whole property, the date of the valuation, the name of the valuer, the name of the assessor, the name of the collector, the name of the treasurer, the name of the clerk, the name of the auditor, the name of the comptroller, the name of the controller, the name of the treasurer, the name of the clerk, the name of the auditor, the name of the comptroller, the name of the controller.



1414

Date: 16.00 @ .10 = 1.60  
200 " 20 = .40  
2.00

Of.

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SAN JOSE, CAL.,

March 30, 1912

Having purchased of Fred Dickinson the property described in  
Polic. No. 1414 in the Santa Clara County Fire Insurance Company, and the said Polic. 1  
having been assigned to me by said Fred Dickinson,

Policy Fee, \$ 2.50  
Mill " \$ 6.00  
Total, \$ 8.50

Paid by Money Order May 29, 1911.

F. Dickinson

APPLICANT.



No. 1415

# APPLICATION

OF

Mrs. Alice Northington

Resident

Post Office,

Santa Clara County, Cal.

Amount Insured, = \$ 500.00

Expires 9 day of June 1906.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 3.00

Total amount paid, - - - \$ 5.50

J. H. Roberts

Agent.

Approved June 8, 1906

E. J. Pettit

President.

Ella A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decd at 11 a.m. - June 9, 1911.

Mailed - June 20, 1911.

NORTH

EAST

No exposure on dwelling

SOUTH

WEST

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.







No. 1416

# APPLICATION

OF

A. E. and J. B. Ronlander

Superintendent, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1000.00

Expires 10 day of June 1916

Policy Fee - - - \$2.50

Mill Fee - - - \$10.00

Total amount paid - - \$12.50

Renewal of # 472  
no Agent.

Approved June 14, 1911

E. J. Pettit  
President.

Ella A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

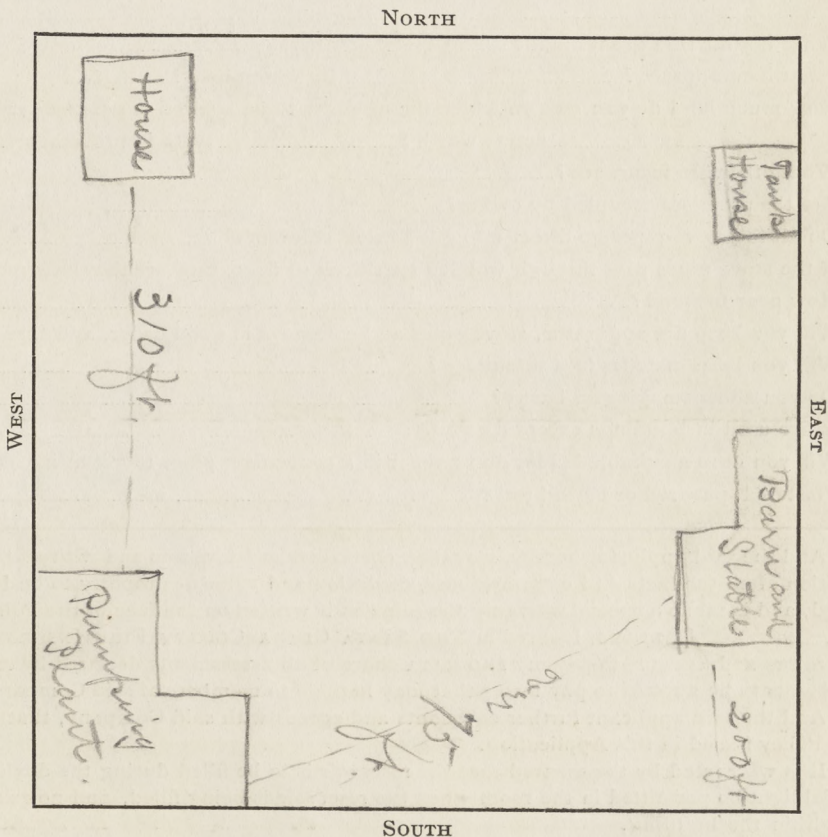
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office at 10:55 a.m. June 7, 1911.  
mailed June 10, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



261

1415

Rate: 500 @ .12 = 60

Refute - 144

# APPLICATION

Of Alice Worthington, Cupertino Postoffice, Santa Clara County, Calif

**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss

damage by fire, for the sum Five hundred DOLLARS, for the

of five years, from the 9th day of June 1901, if approved by the

pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insu

on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.
On dwelling No. 1, <u>one</u> stories <u>21</u> x <u>60</u> feet, built <u>1855</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>\$400.00</u>	<u>\$200.00</u>
On wing <u>one</u> stories <u>x</u> feet, built <u>1855</u> , now in <u>repair</u> , <u>roof</u>		
On <u>house</u> No. 2 <u>one</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>\$500.00</u>	<u>300.00</u>
On <u>Piano</u>		
On <u>On</u>		
On <u>On</u>		
On <u>On</u>		
All while contained in dwelling No. <u>One</u>		
On Windmill and Tank		
On Barn No. 1		
On Barn No. 2		
On <u>Tons of Hay</u>		
On <u>Horses</u>		
On <u>Horse Wagon</u>		
On <u>Horse Spring Wagon</u>		
On <u>Horse Buggy</u>		
On <u>Horse Phaeton</u>		
On <u>On</u>		
On <u>Harness and Robes</u>		
All while contained in Barn No.		
On Pumping Plant, \$, Pump House, \$		
On <u>On</u>		
On <u>On</u>		
On <u>On</u>		
On <u>On</u>		
Total amount	<u>\$900.00</u>	<u>\$500.00</u>

House and Barn No. 1 being situate on Stevens creek road about six miles

West of San Jose

House and Barn No. 2 being situate

1. What is your title to said land? Deed in full
2. What incumbrance? Mortgage \$1000. By whom held? N. S. Jackson
3. How much land do you own on which the property to be insured is situated, and what is its value? One acres, worth \$8000. with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? one brick one terracotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? (brick to ground) terracotta
8. How near to wood? 4 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? paper cloth + paper

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$5.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3rd day of June 1901.

Policy Fee, \$ 2.50  
Mill " \$ 3.00  
Total, \$ 5.50

Alice Worthington APPLICANT.

Paid by check June 19, 1911



No. 1416

# APPLICATION

OF

H. E. and J. D. Ronlunde

Rupertine, Post Office,  
Santa Clara County, Cal.

Amount Insured - \$ 1000.00

Expires /

Policy Fee

Mi

Total am

Ren

Appro

63

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in ger flues with air chamber between, are ssed with brick chimney, and rate as first-class. Rank houses if near dwelling, rate with it. If se to barn, rate with barn.

Barns or stables, detached and their contents, te at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; ate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, hops, store houses, and other out-buildings, etached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

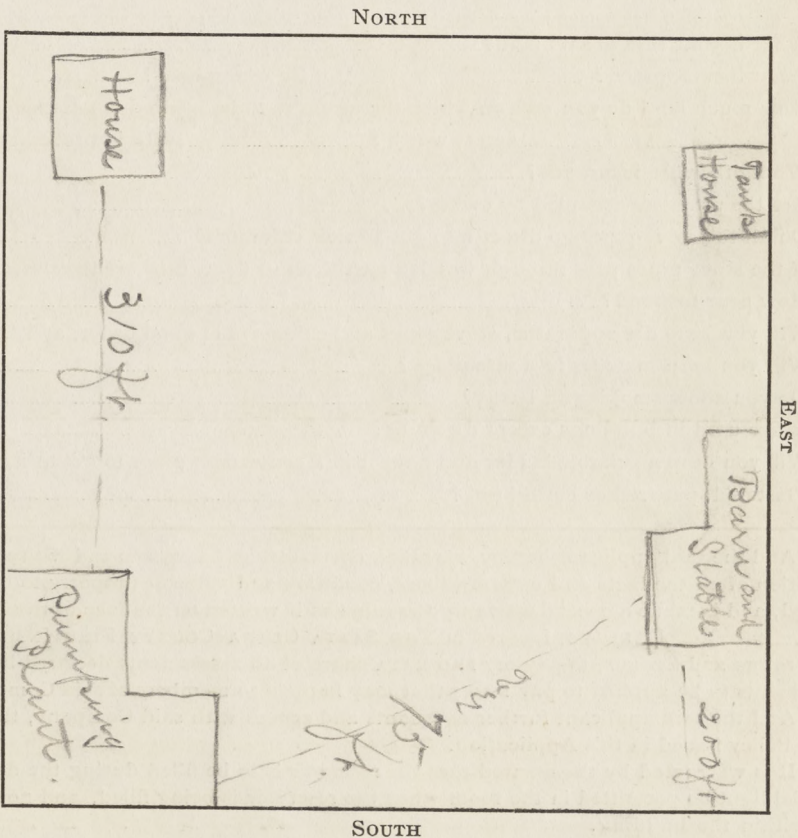
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office at 10:55 a.m. June 7, 1911.  
mailed June 10, 1911.



### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



152

1416.

Date: 1000 @ 20 = 2.00

# APPLICATION

Of Harry A. E. and Laura B. Rowlands Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand DOLLARS, for the term  
of five years, from the 10th day of June 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$..... <u>Frame Building</u>	300	200	
On <u>Steam Engine, Boiler, Machinery, and</u>			
On <u>appurtenances therein</u>	1200	800	
On.....			
On.....			
Total amount.....	1500	1000	

Pumping Plant  
House and Barn No. 1 being situate on Saratoga Avenue and Williams  
Road, about 3 1/2 miles from Cupertino, Santa Clara Co., Cal.  
House and Barn No 2 being situate.....

1. What is your title to said land? fee simple.
2. What incumbrance?..... By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
61 acres, worth \$ 35000.00 with improvements.
4. What other fire insurance? None.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Sheet Iron Smoke stack
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? Yes.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of One  
Thousand DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of June 1911.

Policy Fee, \$ 2.50  
Mill " \$ 10.00  
Total, \$ 12.50

H. A. E. & L. B. Rowlands APPLICANTS.

Paid by assured -  
June 7. 1911.

pr H. A. E. Rowlands



No. 1417

# APPLICATION

OF

Rhoda A. Robinson

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2504.00

Expires 10 day of June 1911.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 25.00

Total amount paid, - - - \$ 27.50

A. E. Walter,  
Agent.

Approved June 10, 1911.

R. O. Pettit,  
President.

Ellen A. Taylor,  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

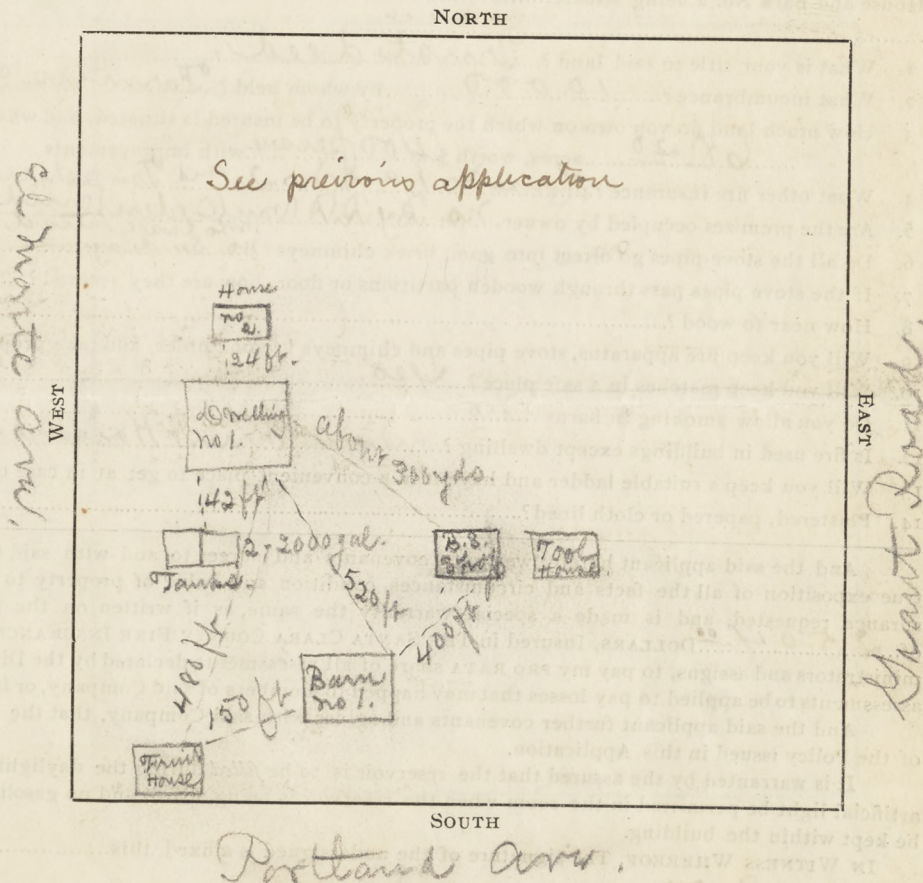
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd at 10:20 A.M. - June 10, 1911.

Mailed - June 24, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





161

1417.

Date: 2504 @ 20 = 5.00

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SAN JOSE, CAL., May 2d 1914

Having purchased of Rhoda H. Robinson the property described in Policy No. 1417 in the Santa Clara County Fire Insurance Company, and the said Policies having been assigned to me by said Rhoda H. Robinson I hereby accept the said Policies of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: R.P. Van Orden  
May B. Emerson

ware and Provisions		
On Piano	Canceled at request of assured - Feb. 25, 1915.	
On	Renewed under #2529.	
All while contained in dwelling No.		
On Windmill and Tank		
On Barn No. 1	detached - 40 x 90 ft.	9.00 6.00
On Barn No. 2		
On 5 Tons of Hay		50 33
On 3000 fruit trays 3 x 8 ft.		9.00 6.00
On 2 Horses		2.00 1.33
On Horse Wagon, Harness and Robes		2.5 1.6
On 1-2 Horse Spring Wagon		50 33
On 1-1 Horse Buggy	new in Barn #1	3.5 2.3
On Horse Phaeton		
On 3 fruit house - detached 32 x 80 ft.		5.00 3.33
On Harness and Robes 1000 fruit trays 3 x 8 ft.		3.50 2.33
All while contained in Barn No. 1	Anderson Bangor and Grader	3.00 2.00
On Pumping Plant, \$	Pump House, \$	
On Blacksmith shop 18 x 20	shanty to roof including tools	1.50 1.00
On Tool house 12 x 24		1.50 1.00
On One Automobile	while in part of Tool House	1.50 1.00
On		
Total amount	37.60	25.04

House and Barn No. 1 being situated on El Monte Ave about two miles south of Mountain View, Santa Clara Co., Cal.  
House and Barn No. 2 being situated Do.

- What is your title to said land? Trust deed
- What incumbrance? 10,000 By whom held? Farmers and Merchants State Bank
- How much land do you own on which the property to be insured is situated, and what is its value? 68.20 acres, worth \$400 per acre with improvements.
- What other fire insurance? House No. 1 and No. 2 and Tanks insured in this company
- Are the premises occupied by owner? No. By R.P. Van Orden under Policy # 1148
- Do all the stove-pipes go direct into good brick chimneys? No. See diagram on application # 1148.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? Only in Fruit House during dipping season
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$2504.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.  
It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this day of 1914.  
Policy Fee, \$2.50  
Mill " 26.00  
Total, \$27.50

Rhoda H. Robinson APPLICANT.  
By R.P. Van Orden  
Paid by check June 24, 1914.  
Date - 5.00  
All med n #2529



No. 1418.

# APPLICATION

OF

*Louis Claver*

*Shimmyale* Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1400.00

Expires 12 day of June 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 7.00

Total amount paid - - \$ 9.50

*Miss T. Annie Dr. Boy*  
Agent

Approved June 15 1916

*E. A. Taylor*  
President.

*Ella A. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd at 9 a.m. June 12, 1911.

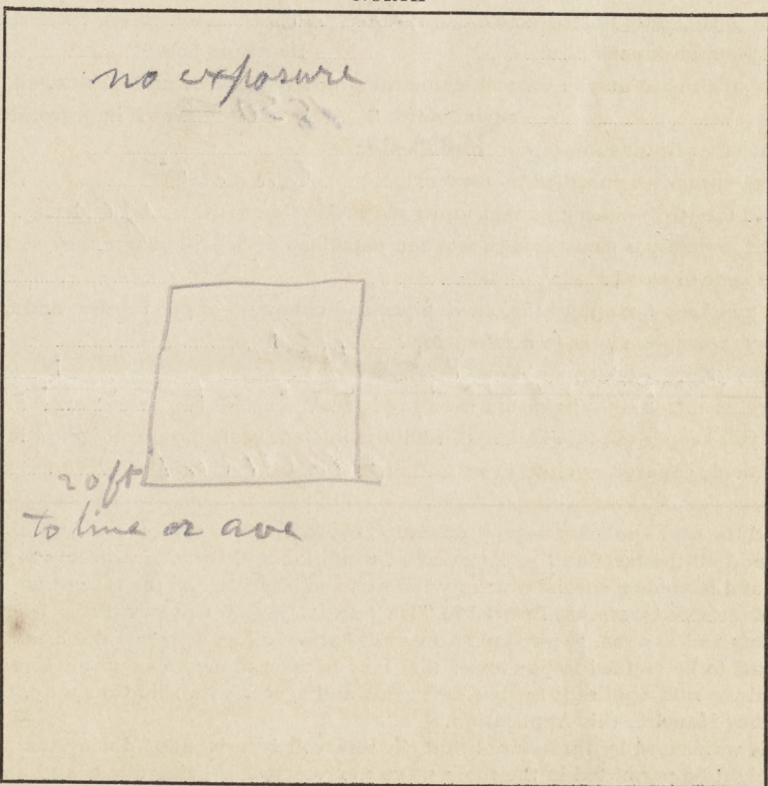
Mailed - June 15, 1911.

NORTH

EAST

WEST

SOUTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Rate: 2504 @ 20 = 5.00

# APPLICATION

**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or damage by fire, for the sum of Twenty-five Hundred and four DOLLARS, for the term of five years, from the 10th day of June, 1901, if approved by the Board of Directors of the Company. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }		
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }		
On.....		
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....		
On.....		
On Piano.....		
On.....		
On.....		
On.....		
All while contained in dwelling No.....		
On Windmill and Tank.....		
On Barn No. 1..... <i>detached - 40 x 90 ft.</i>	<i>1000</i> 900	600
On Barn No. 2.....		
On <i>5</i> Tons of Hay.....	50	33
On <i>3000</i> <i>prnt</i> Hay <i>3 x 8 ft.</i>	900	600
On <i>2</i> Horses.....	200	133
On <i>Horse Wagon Harness and Robes</i>	25	16
On <i>1-2</i> Horse Spring Wagon.....	50	33
On <i>1-1</i> Horse Buggy <i>sway in Barn #1</i>	35	23
On Horse Phaeton.....		
On <i>2</i> <i>prnt</i> house - detached <i>32 x 80 ft.</i>	500	333
On <i>Harness and Robes 1000</i> <i>prnt</i> <i>Boxe - 8 cars (total)</i> <i>500</i> <i>prnt</i> <i>Hay 2 3 x 8</i>	550	233
All while contained in Barn No. 1 <i>Anderson Bangor ripper and grader</i>	300	200
On Pumping Plant, \$..... Pump House, \$.....		
On <i>Blacksmith shop 18 x 20 shingle roof including tools</i>	150	100
On <i>Tool house 12 x 24</i>	150	100
On <i>One automobile "Kearf" 1911 in part of Tool House</i>	150	100
On.....		
Total amount.....	3760	2504

House and Barn No. 1 being situate on El Monte Ave. about Two miles  
South of Mountain View, Santa Clara Co., Cal.  
House and Barn No. 2 being situate Do.

1. What is your title to said land? *Trust deed*
2. What incumbrance? *10,000* By whom held? *Farmers and Merchants State Bank*  
*mt. Allen*
3. How much land do you own on which the property to be insured is situated, and what is its value? *6820* acres, worth *\$400* per acre with improvements.
4. What other fire insurance? *House No. 1 and No. 2 and Tanks insured in this company*
5. Are the premises occupied by owner? *no. By R. D. Van Orden under Policy # 1148.*
6. Do all the stove-pipes go direct into good brick chimneys? *no. See diagram on application # 1148.*
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *Yes*
10. Will you keep matches in a safe place? *Yes.*
11. Do you allow smoking in barns? *no.*
12. Is fire used in buildings except dwelling? *only in Fruit House during dipping season. Also in Shop*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *Yes*
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2504.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this.....day of.....190....

Policy Fee, \$	25.00
Mill "	25.00
Total, \$	<u>27.50</u>

Debit - 5.00  
Allowed on #2529

Rhoda H. Robinson  
By R.P. Van Orman

APPLICANT

Paid by check June 24, 1911.



No. 1418.

# APPLICATION

OF

*Donna Davis*

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 1400.00

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue ..... Rate 17c on \$100.  
Exposure and stove-pipe ..... Rate 25c on \$100.  
Exposure and cloth lining ..... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Rec'd at 9 a.m. June 12. 1911.*

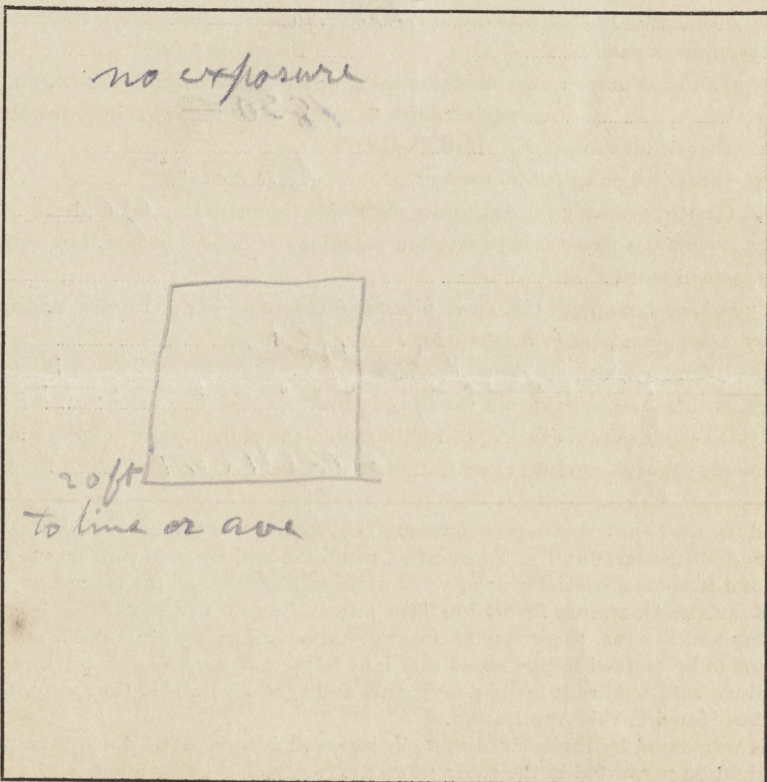
*Mailed - June 13. 1911.*

NORTH

EAST

WEST

SOUTH



### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1418.

Rate: 1400 @ 10% = 140

## APPLICATION

161 ✓  
 Of Lewis Larson - Sunnyvale Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of fourteen Hundred DOLLARS, for the term  
 of five years, from the 12th day of June 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>38</u> x <u>26</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof	<u>1500</u>	<u>1000</u>	
On ..... No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>450</u>	<u>300</u>	
On Piano			
On <u>Grafonola</u>	<u>150</u>	<u>100</u>	
On .....			
On .....			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On ..... Tons of Hay			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>2100</u>	<u>1400</u>	

House and Barn No. 1 being situate on lot no 12 block 1, Larson Sub No 1  
north of McKinley ave East of Bayview Ave  
 House and Barn No 2 being situate

1. What is your title to said land? Deed  
 2. What incumbrance? ..... By whom held? .....  
 3. How much land do you own on which the property to be insured is situated, and what is its value? 48 1/2 ft by 150 ft  
 ..... acres, worth \$ 1850.00 with improvements.  
 4. What other fire insurance? none  
 5. Are the premises occupied by owner? tenant  
 6. Do all the stove-pipes go direct into good brick chimneys? yes  
 7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....  
 8. How near to wood? .....  
 9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes  
 10. Will you keep matches in a safe place? yes  
 11. Do you allow smoking in barns? no  
 12. Is fire used in buildings except dwelling? no  
 13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes  
 14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of fourteen Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this ..... day of ..... 1911...

Policy Fee, \$ 2.50  
 Mill " \$ 7.00  
 Total, \$ 9.50

Lewis Larson APPLICANT.

Paid by Check

June 12, 1911.

Owner of Furniture J. Grolle



No. 1419

# APPLICATION

OF

Hyland B. Cook  
Paul J. Cook  
Santa Clara County, Cal.

Amount Insured - - \$ 3825.00

Expires 13 day of June 1914

Policy Fee - - \$ 2.50

Mill Fee - - \$ 12.95

Total amount paid - - \$ 1545

St. John's Insurance  
Agent.

Approved June 6. 1914

W. B. Smith  
President.

Ella A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

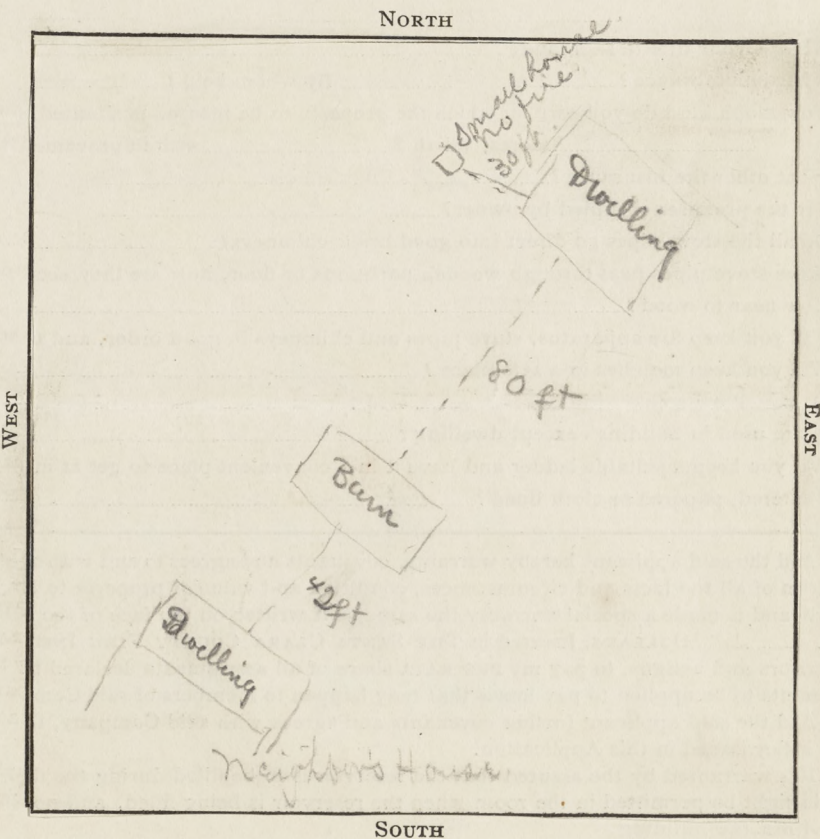
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Dec'd at 9:45 a.m. June 1, 1911.

Mailed - June 16, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





161  
✓

1419.

Rate: 3500 @ .10 = 3.50  
325 @ .25 = .8125  
4.3125

# APPLICATION

Of Lydia D. B. Cox, San Jose. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and insurance against loss or damage by  
fire, for the sum of thirty-eight hundred and twenty-five DOLLARS, for the term  
of three years, from the 13th day of June 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1 <u>2</u> stories <u>28</u> x <u>43</u> feet, built <u>1889</u> , now in <u>good</u> repair, <u>single</u> roof	<u>4200</u>	<u>2800</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>900</u>	<u>600</u>	
On <u>Photographs and Engravings</u>	<u>150</u>	<u>100</u>	
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank .....			
On Barn No. 1 <u>18 x 24 ft. 2 stories shing. roof</u>	<u>500</u>	<u>325</u>	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>5750</u>	<u>3825</u>	

House and Barn No. 1 being situate 855 Chapman St. Corner of Newhall and  
Chapman St. San Jose, Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? —
3. How much land do you own on which the property to be insured is situated, and what is its value? Corner lot, 100  
x 250 ft acres, worth \$ 5600.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? —
8. How near to wood? —
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered and papered on wood

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3825.00  
DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this ..... day of ..... 191....  
Policy Fee, \$ 2.50  
Mill " 2.95  
Total, \$ 15.45  
Lydia L. B. Cox APPLICANT.

Paid by Check June 16, 1911.

2900 General  
2925 General



No. 1420.

# APPLICATION

OF

M. Peterson,  
Sanfordball, Post Office,  
Santa Clara County, Cal.

Amount Insured - \$ 2040.<sup>00</sup>

Expires 17 day of June 1916.

Policy Fee - \$ 2.55

Mill Fee - \$ 16.95

Total amount paid - \$ 19.45

Reverend of #465  
no Agent.

Approved E. J. Pettit 1911

June 24

Ella A. Taylor  
President.  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.  
Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

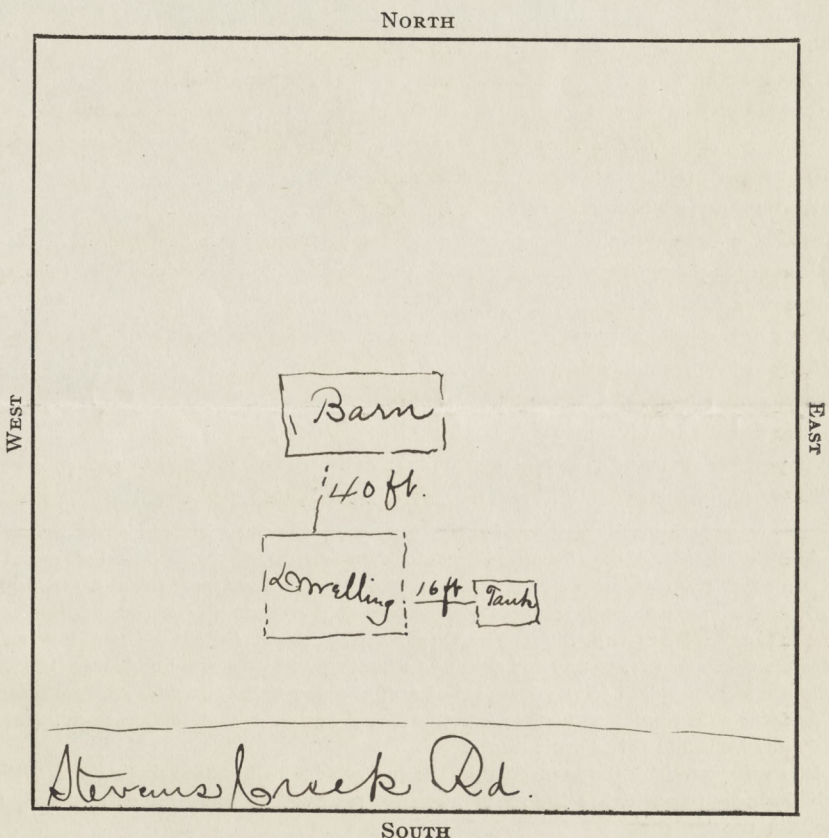
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 10:15 a.m. June 16, 1911.  
mailed - June 24, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





154  
✓

1420.

Rate: 1710 @ .15 = 2.57  
330 " .25 = .82

3.3

## APPLICATION

Of Mann Peterson, Route 4 - Box 63, Campbell, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand and Forty DOLLARS, for the term  
of five years, from the 17th day of June 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>36</u> x <u>58</u> feet, built <u>1897</u> , now in <u>good</u> repair, <u>shing</u> roof	<u>2300</u>	<u>1530</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>150</u>	<u>100</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank.....	<u>120</u>	<u>80</u>	
On Barn No. 1 <u>30 x 36 ft. Rustic - Floor tongued and grooved</u>	<u>500</u>	<u>330</u>	
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>3070</u>	<u>2040</u>	

House and Barn No. 1 being situate on Stevens Creek Road, near  
Meridian Corner, Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed.
2. What incumbrance? ..... By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 10  $\frac{1}{100}$  acres, worth \$ 5000.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3040.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of June 1911.

Policy Fee, \$ 2.50  
Mill " 16.95  
Total, \$ 19.45

M Peterson APPLICANT.

Paid by assured - June 16, 1911.  
Rebate - 3.60 -



No. 1421.

# APPLICATION

OF

Julia A. Whitney

Gilroy

Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$1360.

Expires 20 day of June 1916

Policy Fee - - - \$2.50

Mill Fee - - - \$14.75

Total amount paid - - \$17.25

G. M. Earl

Agent.

Approved June 24, 1911

G. J. Pettit

President.

Ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{3}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

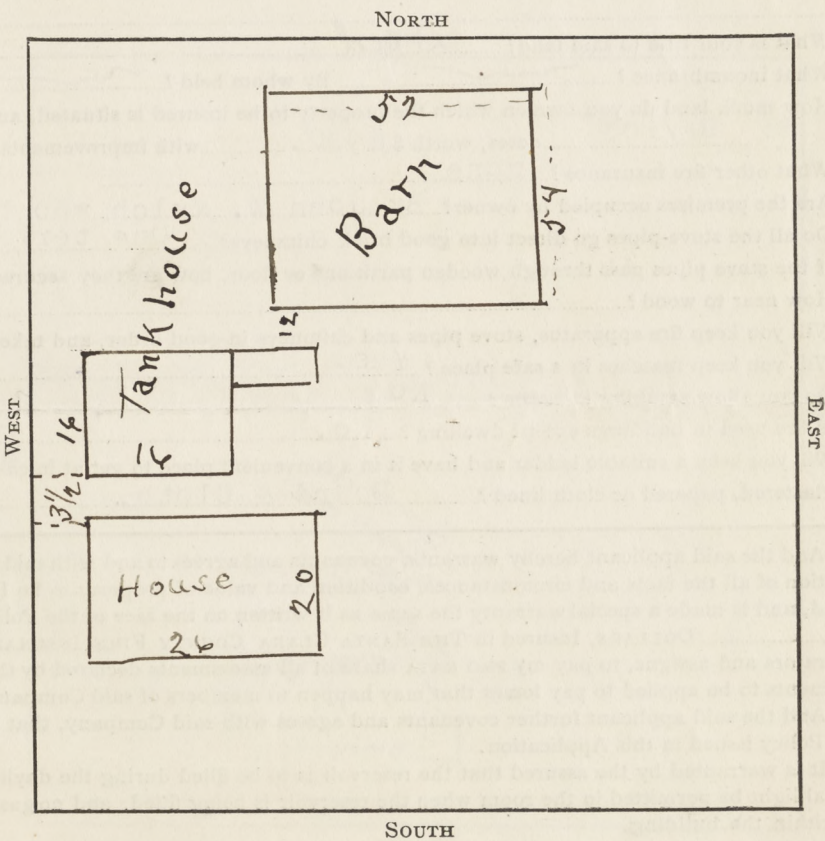
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Returned to Office - 9 a. m. - June 20, 1911.  
mailed - June 24, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



995

Julia A. Whitney APPLICANT.

Total, \$.....  
 1726 Paid by J. N. Mulch June 12, 1911.



No. 1422.

# APPLICATION

OF

J. E. Swannick

Hilary

Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2300.

Expires 24 day of June 1902

Policy Fee, - - - \$ 2.50

Mill Fee, 1.875 - \$ 4.60

Total amount paid, - - \$ 7.10

J. H. Moore

Agent.

Approved June 24 1901

E. J. Pettit

President.

Ellen A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

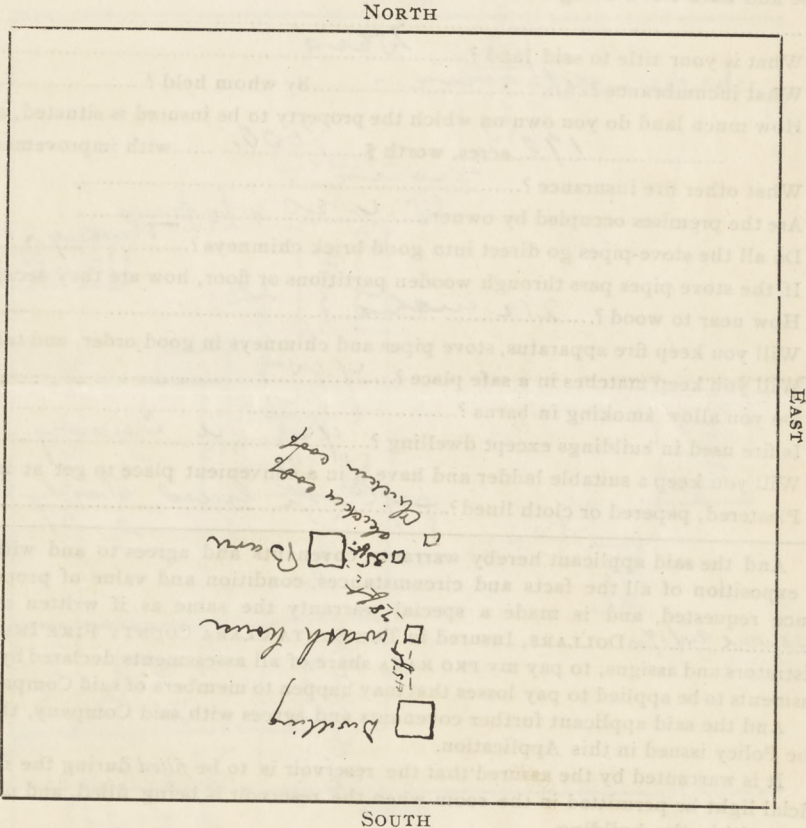
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd at P.A.M. June 24, 1911.  
Mailed - June 24, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





161  
✓

1421.

Rate: \$ 550 @ .17<sup>4</sup> = .935  
810 " .25 = 2.025  
2.95

# APPLICATION

Of Mrs. Julia A. Whitney, Gilroy Postoffice, Santa Clara County, Calif.  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage  
fire, for the sum of Thirteen Hundred and Sixty DOLLARS, for the term  
of five years, from the 20th. day of June 1911, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	R
On dwelling No. 1, <u>1</u> stories <u>20</u> x <u>28</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>shak.</u> roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }	200.	100.	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions. ( <u>4 beds in tank house</u> )	300.	200.	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>1</u> and <u>Tank. House</u> .....			
On Windmill and Tank <u>house</u> <u>24 ft. high &amp; 2X6</u> studding	800.	250.	
On Barn No. 1 <u>52 x 54 ft</u>	800.	300.	
On Barn No. 2 .....			
On <u>10</u> Tons of Hay. <u>Renewed - June 20, 1916</u>		70.	
On .....			
On <u>4</u> Horses <u>Renewed - April 20</u>	800.	200.	
On <u>4</u> Horse Wagon	150.	100.	
On <u>1</u> Horse Spring Wagon	30.	30.	
On <u>1</u> Horse Buggy	100.	40.	
On ..... Horse Phaeton			
On <u>tools</u>	110.	40.	
On Harness and Robes <u>2 double &amp; 2 single</u>	80.	30.	
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	2780.	1380.	

House and Barn No. 1 being situate one mile N. E. of Rucker

House and Barn No 2 being situate .....

- What is your title to said land? Deed
- What incumbrance? ..... By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
35 91/100 acres, worth \$ 8,000 ..... with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? By John W. Mulch who has contract to purchase.
- Do all the stove-pipes go direct into good brick chimneys? One terracotta chimney.
- If the stove pipes pass through wooden partitions or floor, how are they secured? 0
- How near to wood? 0
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Board & Cloth.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$1380. DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12th. day of June 1911.

Policy Fee, \$ 2.50  
Mill " \$ 14.75  
Total, \$ 17.25

1726 Paid by J. W. Mulch  
June 12, 1911.

Julia A. Whitney APPLICANT.



No. 1422.

# APPLICATION

OF

J. E. Swannick

Post Office,  
Santa Clara County, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

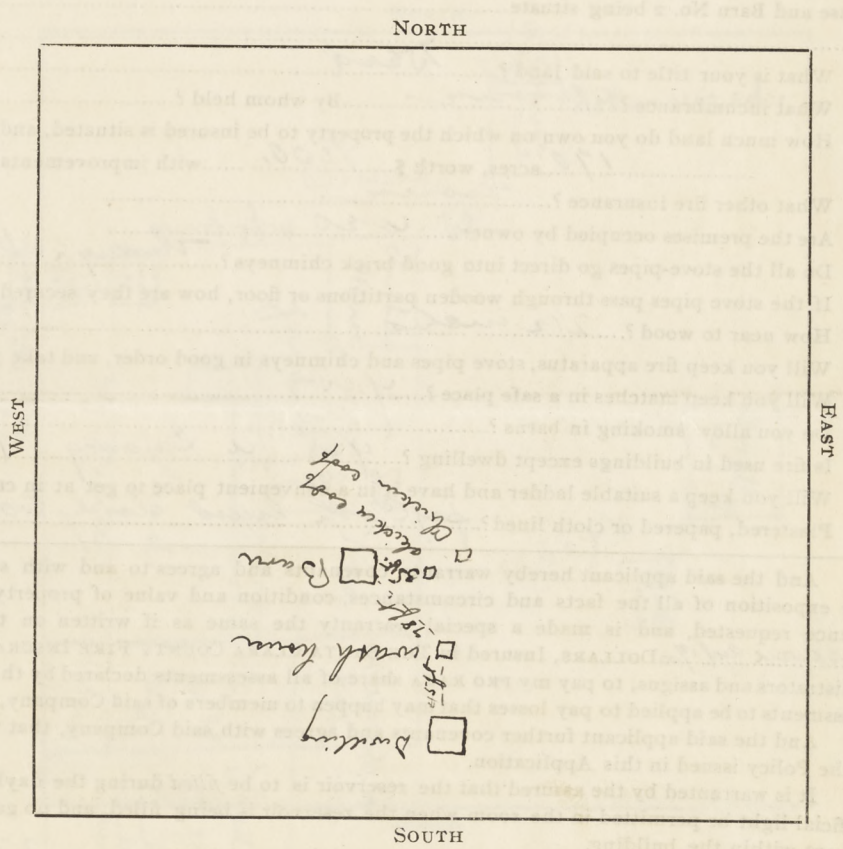
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd at 9 A.M. June 24, 1911.  
Mailed - June 24, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





161

1422.

Rate: 2300 @ .20 = 4.60

# APPLICATION

Of I. E. Swanner, Gilroy Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum twenty three hundred DOLLARS, for the term  
of one years, from the 24th day of June 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories, <u>36</u> x <u>28</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500.</u>	<u>1000.</u>	<u>20</u>
On <u>dwelling porch</u> stories, <u>2</u> x <u>6</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>75.</u>	<u>50.</u>	<u>20</u>
On <u>Saturday house</u>			
On house No. 2, <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>450.</u>	<u>300.</u>	<u>20</u>
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One and Wash House</u>			
On Windmill and Tank			
On Barn No. 1, <u>54</u> x <u>32</u> and shed <u>13</u> x <u>24</u>	<u>450.00</u>	<u>300.</u>	<u>20</u>
On Barn No. 2			
On <u>30</u> Tons of Hay	<u>225.</u>	<u>150.</u>	<u>20</u>
On			
On <u>5</u> Horses	<u>600.</u>	<u>400.</u>	<u>20</u>
On <u>1</u> Horse Wagon	<u>15.</u>	<u>10.</u>	<u>20</u>
On Horse Spring Wagon			
On <u>1</u> Horse Buggy	<u>60.</u>	<u>40.</u>	<u>20</u>
On Horse Phaeton			
On			
On Harness and Robes	<u>75.</u>	<u>50.</u>	<u>20</u>
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	<u>3450.</u>	<u>2300.</u>	

House and Barn No. 1 being situate on Crees road 4 miles east of Gilroy

House and Barn No. 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
170 acres, worth \$ 8000. with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? through floor into chimney
7. If the stove pipes pass through wooden partitions or floor, how are they secured? with safety valve
8. How near to wood? 242 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? yes in laundry - 1 stove pipe
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? plaster lined closely latched papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of seventy and 1/100 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of June 1911.

Policy Fee, \$ 2.50  
Mill " \$ 4.60  
Total, \$ 7.10

I. E. Swanner APPLICANT.

Paid by Check. June 24. 1911.







152

1423.

Date: 1490 @ 104 = 1.49  
380 ... 20 = .76

2.25

# APPLICATION

Of *A*

The *San*

fire, for t

of *thr*

It is unde

property :

On dwell

On wi

On .....

On house

On house

W

On .....

On Piano

On .....

On .....

On .....

All while contained in dwelling No. *1 and Tank Lense*

On Windmill and Tank *Lense*

On Barn No. 1 *16 x 20 ft - 15 ft posts built 1886*

On Barn No. 2 *30 x 20 ft - 8 ft " " 1889*

On *4* Tons of Hay

On .....

On Horses

On Horse Wagon

On Horse Spring Wagon

On *One* Horse Buggy

On *One* Horse Phaeton

On .....

On Harness and Robes

All while contained in Barn No. *1 & 2*

On Pumping Plant, \$ ....., on Pump House, \$ .....

On *chicken Houses and high fences surrounding them*

On .....

On .....

Total amount

House and Barn No. *1 and 2* being situate *on Infirmary Road, near Hamilton Ave.*  
*Santa Clara Co., Cal.*

House and Barn No 2 being situate

1. What is your title to said land? *Deed*
2. What incumbrance? *none* By whom held? *—*
3. How much land do you own on which the property to be insured is situated, and what is its value?  
*17* acres, worth \$ *6000.00* with improvements.
4. What other fire insurance? *none*
5. Are the premises occupied by owner? *yes*
6. Do all the stove-pipes go direct into good brick chimneys? *yes* - *In House no 2, Peral cotta*
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *yes*
10. Will you keep matches in a safe place? *yes*
11. Do you allow smoking in barns? *no*
12. Is fire used in buildings except dwelling? *In House no 2*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *yes*
14. Plastered, papered or cloth lined? *House no 1 Plastered and also papered, closely latched to boards*  
*House no 2*

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of *1870.00* DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this *22* day of *June* 191*1*.

Policy Fee, \$ *2.50*  
Mill " \$ *6.75*  
Total, \$ *9.25*

*A. B. Blapp* APPLICANT.

*Paid by check June 30. 1911.*



No. 1424

# APPLICATION

OF

M. L. Bottin

% Mac & Bottin

#340-S. 12th St. New York Post Office,  
Santa Clara County, Cal.

Amount Insured - \$ 1383.00

Expires 28 day of June 1912

Policy Fee - \$ 2.50

Mill Fee - \$ 1.60

Total amount paid - \$ 410

Renewal of #468  
by Agent.

Approved June 24 1911

E. L. Bottin

President.

Ella A. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.  
Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

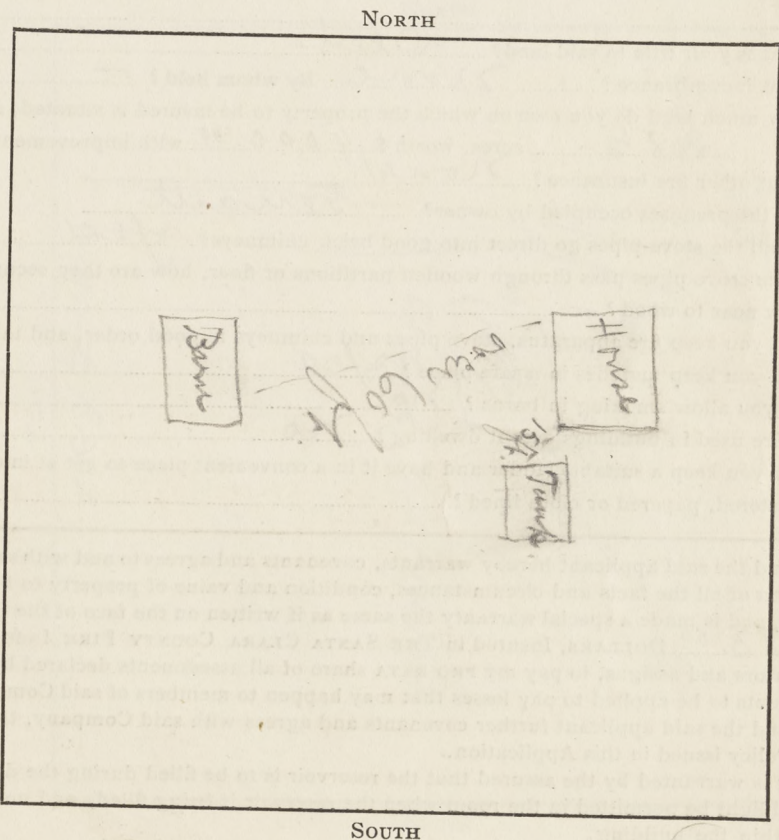
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Entered in Office at 2 P.M. - June 19, 1911.

Mailed - June 28, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



152

1423.

Date: 1490 @ 104 = 1.49  
380 ... 20 = .76  
2.25

# APPLICATION

Of A. B. Blapp, Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Eighteen Hundred and Seventy DOLLARS, for the term  
of three years, from the 27th day of June 1911, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 stories 16 x 38 feet, built 1886, now in good repair, shing. roof	1050	700	
On wing 1 stories 12 x 12 feet, built 1886, now in good repair, shing. roof			
On house No. 2, 1 stories 20 x 12 feet, built 1886, now in good repair, shing. roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	600	400	
On Piano (Schultz and Brauer)	225	150	
On			
On			
On			
All while contained in dwelling No. 1 and Tank House			
On Windmill and Tank House	360	240	
On Barn No. 1 16 x 20 ft - 15 ft posts built 1886			
On Barn No. 2 30 x 20 ft - 8 ft " " 1889	360	240	
On 4 Tons of Hay	45	30	
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy	30	20	
On Horse Phaeton	60	40	
On			
On Harness and Robes			
All while contained in Barn No. 1 & 2			
On Pumping Plant, \$ , on Pump House, \$			
On			
On Chicken Houses and high fences surrounding them	75	50	
On			
On			
Total amount	5685	1870	

House and Barn No. 1 being situate on Infirmary Road near Hamilton Ave.  
Santa Clara Co. Cal.  
House and Barn No 2 being situate

- What is your title to said land? Deed
- What incumbrance? None By whom held? —
- How much land do you own on which the property to be insured is situated, and what is its value?  
17 acres, worth \$ 6000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes - In House No. 2, Tuna cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? In House No. 2
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? House No. 1 Plastered, and also papered, closely latched to boards.  
House No. 2

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1870.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of June 1911.

Policy Fee, \$ 2.50  
Mill " \$ 6.75  
Total, \$ 9.25

A. B. Blapp APPLICANT.

Paid by check June 30, 1911.



No. 1424

# APPLICATION

OF

W. L. Botten

% Max & Botten.  
#340-S. 12th St. San Jose Post Office,  
Santa Clara County, Cal.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue. Rate 17c on \$100.  
Exposure and stove-pipe. Rate 25c on \$100.  
Exposure and cloth lining. Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in other flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, hops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 0c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

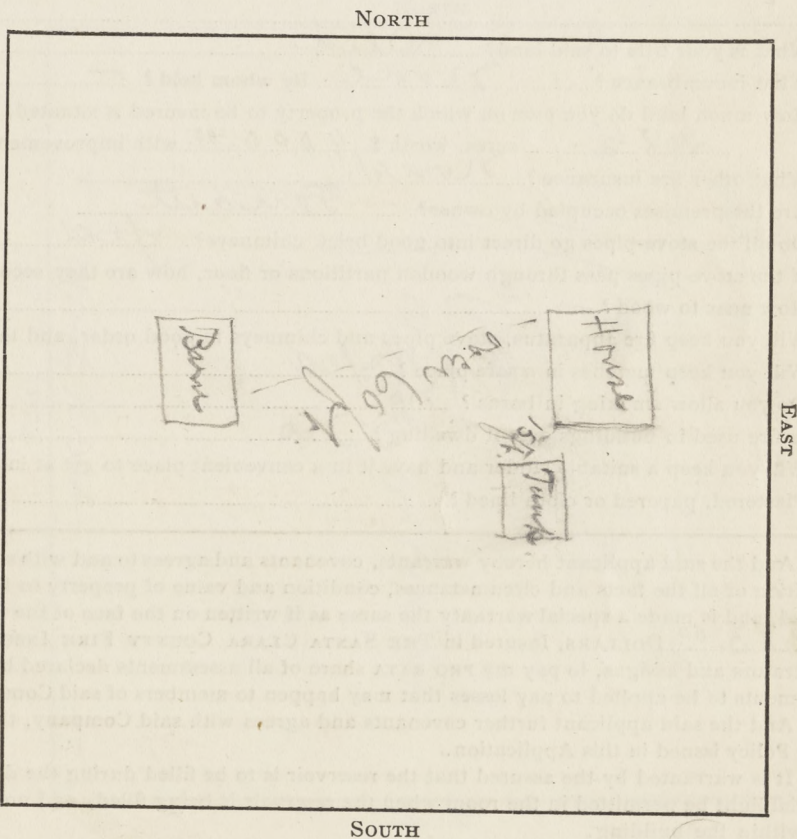
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Entered in Office at 2 P.M. - June 19, 1911.

Mailed - June 28, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





152

1424

Date: 1149 @ .10 = 1.15  
234 " .20 = .45  
1.60

# APPLICATION

Of W. G. Cotter, Superintendent

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by fire, for the sum of Thirteen hundred and eighty-three DOLLARS, for the term of One year, from the 28th day of June 1911, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1 <u>One</u> stories <u>30</u> x <u>50</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1600</u>	<u>1065</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank	<u>125</u>	<u>84</u>	
On Barn No. 1 <u>30 x 50 ft - 18 ft posts. Built 1894-</u>	<u>200</u>	<u>134</u>	
On Barn No. 2 .....			
On ..... Tons of Hay			
On .....			
On ..... Horses			
On <u>One</u> Horse Wagon	<u>150</u>	<u>100</u>	
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>2075</u>	<u>1383</u>	

House and Barn No. 1 being situate one half mile West of Mountain View Road, in Lincoln School District, Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

- What is your title to said land? Deed
- What incumbrance? none By whom held? —
- How much land do you own on which the property to be insured is situated, and what is its value? 28 1/2 acres, worth \$ 9000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Tenant
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? —
- How near to wood? —
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? —

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1383.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19th day of June 1911.

Policy Fee, \$ 2.50  
Mill " \$ 1.60  
Total, \$ 4.10

W. G. Cotter APPLICANT.

Paid by Ins. Co. June 22, 1911

By Mrs E. G. Cotter



No. 1425

# APPLICATION

OF

*J. J. Stewart*  
*Mountain View, B. 3. D.*  
*Post Office,*  
Santa Clara County, Cal.

Amount Insured - - \$ 2150.<sup>00</sup>

Expires 30th day of June 1914

Policy Fee - - \$ 2.50

Mill Fee 3 yrs. - \$ 8.00

Total amount paid - \$ 10.50

*John E. Hutchinson*  
Agent.

Approved *E. J. Pettit*  
*June 30*

*Ellen A. Taylor*  
President.  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

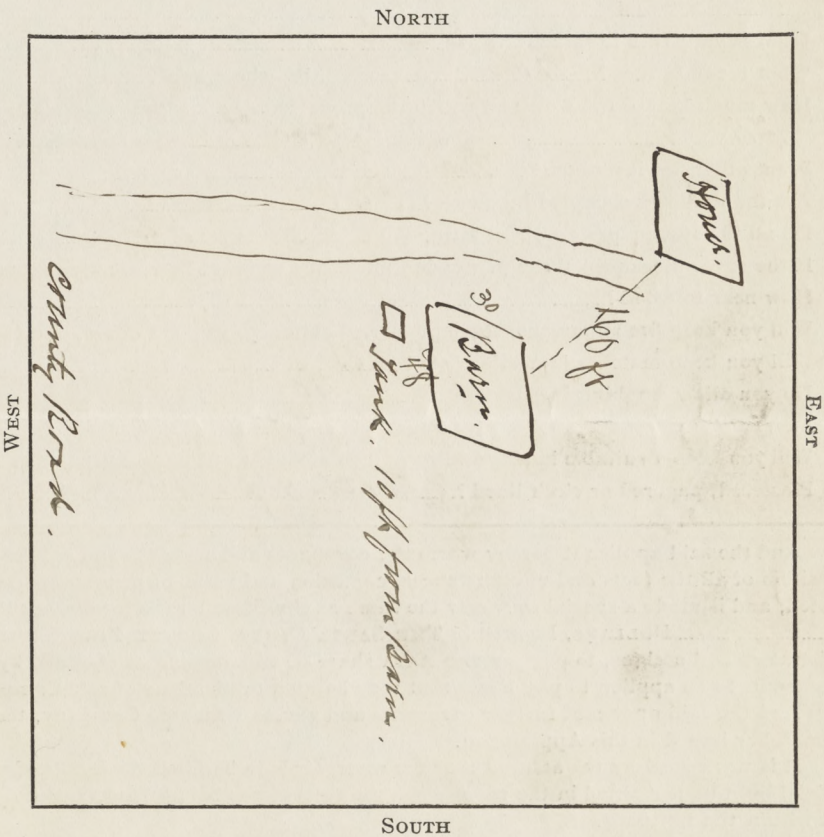
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Dec'd at 2:20 P.M. June 30, 1911.*

*Mailed - July 10, 1911*



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



162  
✓

1425

1600 @ 10 = 1.60  
550 " 20 = 1.10  
2.70

# APPLICATION

Of J. J. Lantry, R. F. D. #15 - Mt. View ~~Postoffice~~, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Two thousand one hundred twenty-five DOLLARS, for the term  
of three years, from the 30th day of June 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>50</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>single</u> roof	<u>1800</u> <sup>00</sup>	<u>1200</u> <sup>00</sup>	
On wing ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
On ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... feet, built ..... , now in ..... repair, ..... roof	<u>600</u> <sup>00</sup>	<u>400</u> <sup>00</sup>	
On household furniture, including Beds, <u>Library</u> , Wearing Apparel, Paintings, <u>Plated</u> Ware and Provisions.....			
On ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
On Piano ..... <u>Notified June 10</u>			
On ..... <u>Expired June 30, 1914</u>			
On ..... <u>Renewed #2294</u>			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1 <u>48 x 30 ft.</u>	<u>400</u> <sup>00</sup>	<u>400</u> <sup>00</sup>	
On Barn No. 2			
On ..... Tons of Hay			
On ..... <u>1</u> Horse	<u>150</u> <sup>00</sup>	<u>100</u> <sup>00</sup>	
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On <u>1</u> Horse Buggy <u>&amp; Fruit truck</u>	<u>75</u> <sup>00</sup>	<u>50</u> <sup>00</sup>	
On ..... Horse Phaeton			
On ..... <u>1</u> Horse			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On <u>1</u> Horse Buggy <u>&amp; Fruit truck</u>			
On ..... Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
On ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
On ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
On ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
Total amount	<u>3,225</u> <sup>00</sup>	<u>2,150</u> <sup>00</sup>	

House and Barn No. 1 being situate on Louis - Avenue, one mile from Mountain View.

House and Barn No 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? no By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Five 1/100 acres, worth \$ 5000<sup>00</sup> with improvements.
4. What other fire insurance? no
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? cloth & paper - double-placed - board ceilings.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2,150<sup>00</sup>  
DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27th day of June 1911.

Policy Fee, \$ 2.50  
Mill " \$ 8.10  
Total, \$ 10.60

Witness Paid by check.  
Fred. S. Hansman, July 7, 1911.

J. J. Lantry  
mark

APPLICANT.



No. 1426.

# APPLICATION

OF

Mrs E. Trace

Dan Jose - R.F. 8

Alvino Road

Post Office,

Santa Clara County, Cal.

Amount Insured - \$3110.00

Expires 30 day of June 1916.

Policy Fee - \$2.50

Mill Fee - \$25.10

Total amount paid - \$27.60

W. S. Stewart

Agent.

Approved June 30 1911

Geo. J. Pettit

President.

Ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ⅓ to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

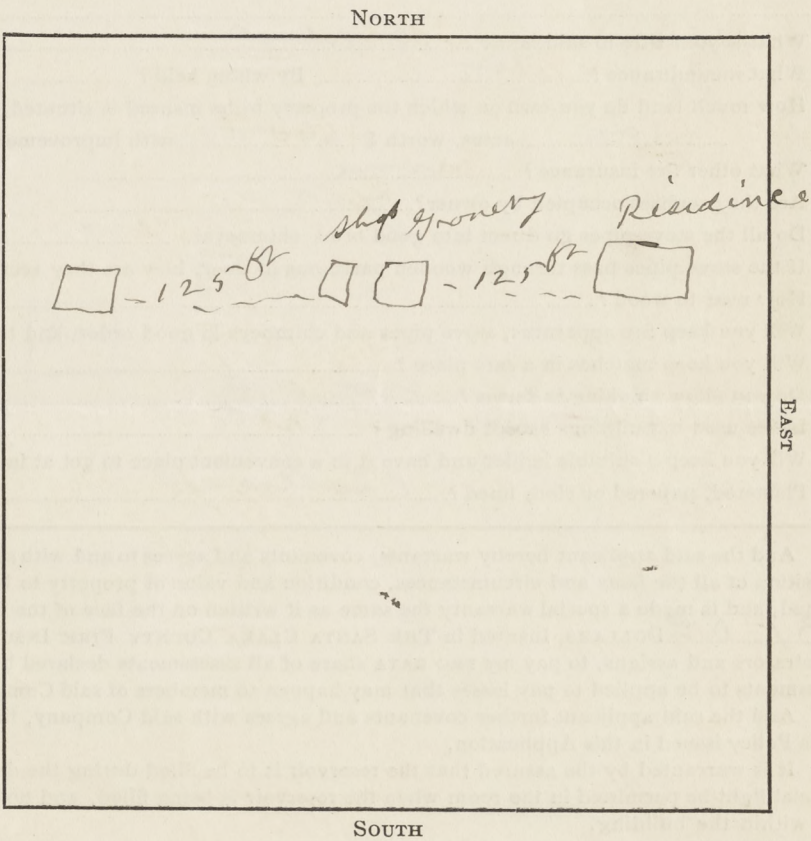
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decid. at 1:35 P.M. June 30, 1911.

Delivered. July 3, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of Mrs. E. Wade San Jose Alviso Road Box 42 Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Thirty one Hundred and Fifty (3150.00) DOLLARS, for the term  
 of Five years, from the 30 day of June 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30x30</u> feet, built <u>1881</u> , now in <u>good</u> repair, <u>shing</u> roof			
On wing <u>1</u> stories <u>24x14</u> feet, built <u>1890</u> , now in <u>"</u> repair, <u>"</u> roof	<u>3000</u>	<u>1000</u>	
On house No. 2 <u>"</u> stories <u>"</u> feet, built <u>"</u> , now in <u>"</u> repair, <u>"</u> roof	<u>750</u>	<u>500</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions <u>including Piano</u>			
On Piano <u>one piano included in % furniture</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
All while contained in dwelling No. <u>(One)</u>			
On Windmill and Tank			
On Barn No. 1 <u>2 story frame Barn 50x50</u>	<u>2000</u>	<u>700</u>	
On Barn No. 2			
On <u>20</u> Tons of Hay	<u>240</u>	<u>160</u>	
On <u>10</u> Horses	<u>1000</u>	<u>400</u>	
On <u>1</u> Horse Wagon			
On <u>2</u> Horse Spring Wagon			
On <u>3-1</u> Horse Buggy			
On <u>1</u> Horse Phaeton			
On <u>two farm wagons</u>	<u>525</u>	<u>360</u>	
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>"</u> , on Pump House, \$ <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
Total amount	<u>6765</u>	<u>3150</u>	

House and Barn No. 1 being situate on Alviso Road 4 miles north of San Jose  
 House and Barn No 2 being situate " " " " " "

- What is your title to said land? deeded
- What incumbrance? no By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
300 acres, worth \$ 60000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes one Terra cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
- Will you keep matches in a safe place?
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling?
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3150.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
 And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of June 1911.

Policy Fee, \$ 2.50  
 Mill " 25.10  
 Total, \$ 27.60

Mrs E Wade D B Wade APPLICANT.

Paid by check July 3. 1911.



No. 1427

# APPLICATION

OF

J. W. Robin

Superintendent Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 375.00

Expires 30 day of June 1913.

Policy Fee - - - \$2.50

Mill Fee - - - \$ .95

Total amount paid - - \$ 3.45

G. J. Pettit,

Agent.

Approved June 30 1911

G. J. Pettit,

President.

Ellen O. Taylor,

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

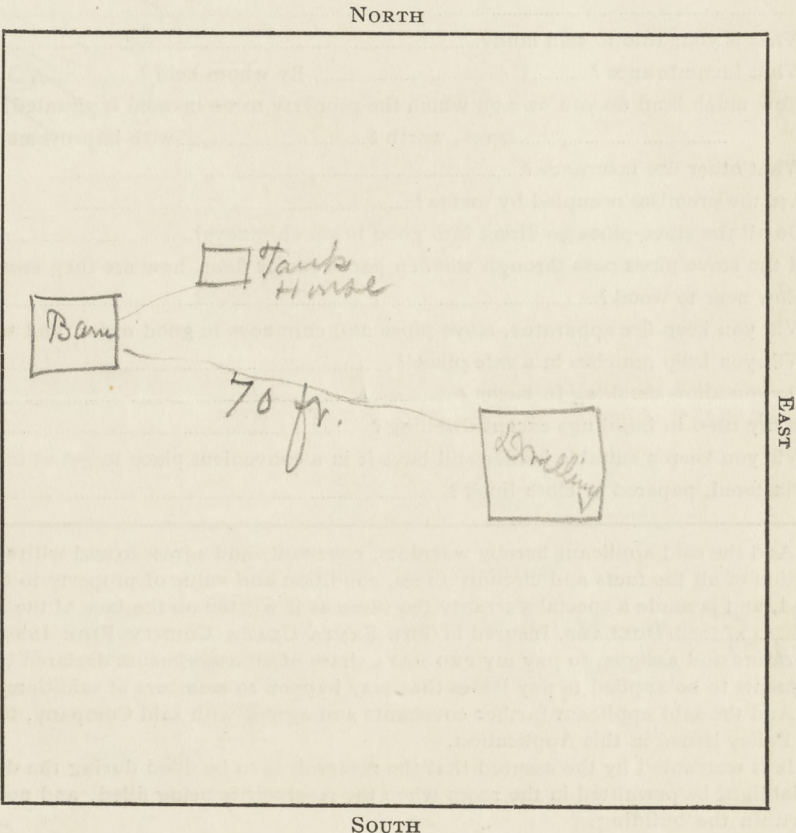
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decid at 9 P. M. June 30, 1911.

Delivered - July 8, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





162  
✓

1427

275 @ .20 = .275  
100 @ .20 = .20  
See No. 798

# APPLICATION

Of J. W. Tobin, Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Hundred & Seventy Five DOLLARS, for the term  
of 2 years, from the 30 day of June 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	420	275.00	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. 1, as shown in application			
On <del>Window</del> and Tank & Tank House, No. 798	100	100	
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	570	375	

House and Barn No. 1 being situate West side Saritoga & Main road  
road, about 1 1/4 miles south of Cupertino  
House and Barn No 2 being situate.....

1. What is your title to said land?.....
2. What incumbrance?..... By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
..... acres, worth \$..... with improvements.
4. What other fire insurance?.....
5. Are the premises occupied by owner?.....
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?.....
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling?.....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
..... DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of June 1911.

Policy Fee, \$ 2.50

Mill " \$ .93

Total, \$ 3.43

J. W. Tobin APPLICANT.

Paid by assured - July 8. 1911.



No. 1428.

# APPLICATION

OF

Mrs. Daniel Shover

has taken

Post Office,

Santa Clara County, Cal.

Amount Insured - \$ 200.00

Expires 30 day of June 1916.

Policy Fee - \$ 2.50

Mill Fee - \$ 2.00

Total amount paid - \$ 4.50

H. A. Frick

Agent.

Approved June 30, " 1911

G. W. Pettit

President.

Ella O. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd at 9 a.m. - June 20. 1911.

Delivered - July 18. 1911

Bounded by. City

NORTH

25' acres.

EAST

Brushwood & Co. Inc.

other buildings insured in your company Policy # 6997

barn  
store  
75'

Dwelling

San Francisco road

SOUTH

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1428

Rate: 200 @ .20 = 400

## APPLICATION

Of Mrs Harriet Showers, Gas betos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two Hundred DOLLARS, for the term  
 of Five years, from the 30<sup>th</sup> day of June 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>20</u> x <u>28</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On <u>Wing</u> ..... stories ..... x ..... feet, built <u>1</u> ..... now in ..... repair, ..... roof	<u>300.00</u>	<u>\$176.60</u>	
On ..... stories ..... x ..... feet, built <u>1</u> ..... now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built <u>1</u> ..... now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On <u>Other buildings insured in this company</u>			
On <u>under Policy # 699</u>			
On .....			
Total amount .....	<u>\$360.00</u>	<u>\$200.00</u>	

Building  
 House and Barn No. 1 being situate on North side of San Francisco Road, two  
and one-half miles West from Mountain View, Santa Clara Co., Cal.  
 House and Barn No. 2 being situate .....

## VACANCY PERMIT.

PERMIT is hereby granted for the building insured under Policy No. 1428  
 of the Santa Clara County Fire Insurance Company, to remain vacant for Six mo. days from date, it being  
 understood and agreed that said building shall be under the care and supervision of some competent person, and that  
 all the doors and windows shall be closed and securely fastened, and that all rubbish is removed from said building,  
 otherwise this policy shall be null and void.

July 15, 1915.  
Sept. 12, 1914

Ella A. Taylor.

Secretary.

Handred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
 And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
 kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26<sup>th</sup> day of June 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 2.00  
 Total, \$ 4.50

Mrs Harriet Showers APPLICANT.

\$2.50 Paid June 20, 1911.  
 2.00 Paid July 13, 1911.



No. 1430

# APPLICATION

OF

D. S. Nelson

Campbell

Santa Clara County, Cal.

Post Office,

Amount Insured - \$ 3682.00

Expires 1st day of July

Policy Fee - \$ 2.00

Mill Fee - \$ 20.00

Total amount paid - \$ 22.00

Renewal of # 47  
AS

Approved June 30

E. T. Pettit

Presid

Ellen A. Taylor

Secret

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

### Officers

E. T. PETTIT, President.  
F. H. BARB, Vice-President.  
M. A. ROSS, Treasurer.  
ELLA A. TAYLOR, Secretary.

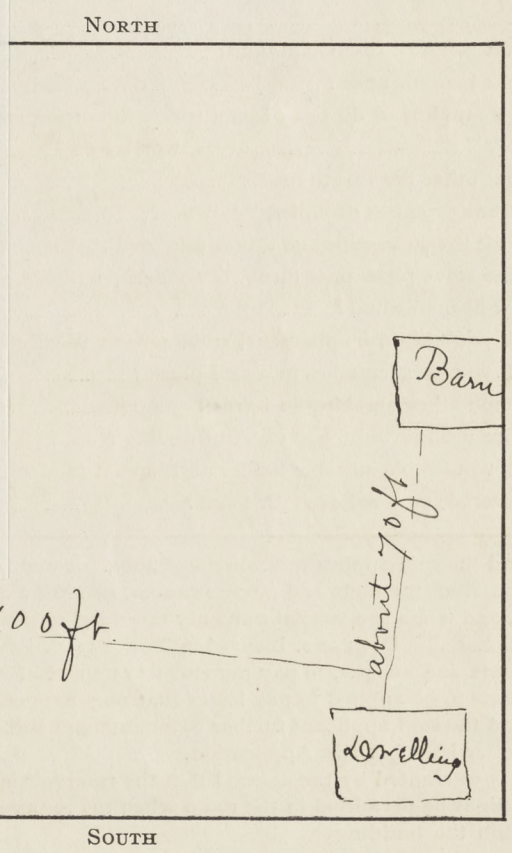
### Directors

M. A. ROSS.  
S. P. SANDERS.  
E. S. MORROW.  
C. C. SPALDING.  
E. VAN EVERY.

Santa Clara County Fire Insurance Co.

OFFICE, ROOM 10 PORTER BUILDING

SAN JOSE, CAL.





1162  
✓

1428

Date: 200 @ 20<sup>4</sup> = 400

# APPLICATION

Of Mrs Harriet Showers, Gas Sales Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Hundred DOLLARS, for the term  
of Five years, from the 30<sup>th</sup> day of June 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On <u>store buildings</u> No. 1, <u>2</u> stories, <u>20</u> x <u>28</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On <u>wing</u> <u>1</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>300.00</u>	<u>200.00</u>	
On <u>house</u> No. 2 <u>2</u> stories, <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>			
On <u>Barn No. 1</u>			
On <u>Barn No. 2</u>			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>1</u>			
On <u>Pumping Plant, \$</u> , on Pump House, \$			
On <u>Other buildings insured in this company</u>			
On <u>under Policy # 699</u>			
Total amount	<u>\$300.00</u>	<u>\$200.00</u>	

Building  
House and Barn No. 1 being situate on Northernly side of San Francisco Road, two  
and one-half miles West from Mountain View, Santa Clara Co., Cal.  
House and Barn No. 2 being situate

- What is your title to said land? Perfect - Good
- What incumbrance? \$1000. By whom held? Mrs. Sarah Scofield Miles
- How much land do you own on which the property to be insured is situated, and what is its value?  
25 acres, worth \$ 8000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? No Tenant - Vacant now
- Do all the stove-pipes go direct into good brick chimneys? No Stone used (Store)
- If the stove pipes pass through wooden partitions or floor, how are they secured? —
- How near to wood? —
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? —
- Plastered, papered or cloth lined? No

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Two  
Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26<sup>th</sup> day of June 1911.

Policy Fee, \$ 2.50  
Mill " \$ 2.00  
Total, \$ 4.50

Mrs Harriet Showers APPLICANT.

\$2.50 Paid June 20, 1911.  
2.00 Paid July 13, 1911.



No. 1430

# APPLICATION

OF

D. S. Nelson

Compbell

Santa Clara County, Cal.

Post Office,

Amount Insured - - \$ 3682.00

Expires 1st day of July

Policy Fee - - \$ 2.00

Mill Fee - - \$ 2.00

Total amount paid - - \$ 2.00

Renewal of # 41

Approved June 30

E. T. Pettit

President

Ella A. Taylor

Secretary

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

### Officers

E. T. PETTIT, President.  
F. H. BABE, Vice-President.  
M. A. ROSS, Treasurer.  
ELLA A. TAYLOR, Secretary.

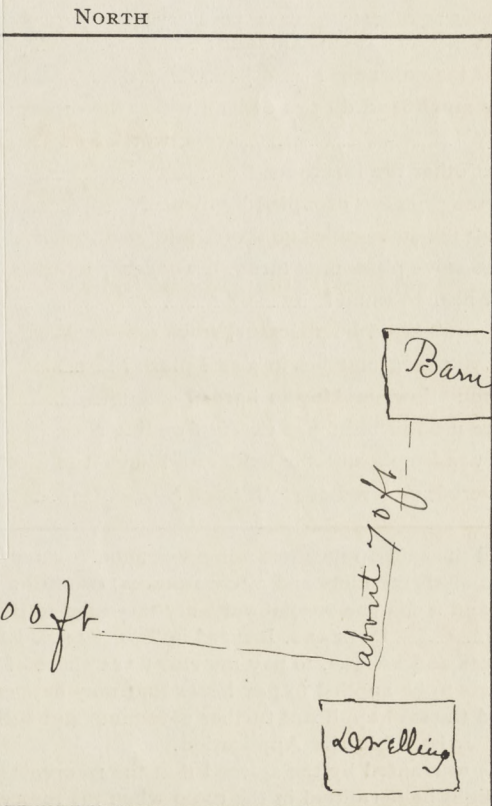
### Directors

E. T. PETTIT, M. A. ROSS.  
F. H. BABE, S. P. SANDERS.  
L. J. CHURCH, E. S. MORROW.  
F. M. RIGTER, C. C. SPALDING.  
E. VAN EYERY.

Santa Clara County Fire Insurance Co.

OFFICE, ROOM 10 PORTER BUILDING

SAN JOSE, CAL.





162  
1/1

1428

Date: 200 @ 20¢ = 400

# APPLICATION

Of Mrs Harriet Showers Las Vegas Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Hundred DOLLARS, for the term  
of Five years, from the 30th day of June 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On <u>store building</u> No. 1, <u>2</u> stories, <u>20</u> x <u>28</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>2100.00</u>	<u>1400.00</u>	
On <u>wing</u> ..... stories ..... x ..... feet, built			
On .....			
On House No. 2 ..... stories ..... x ..... feet, built			
On household furniture, including Beds, Library, Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump Ho			
On <u>Other buildings insured</u>			
On <u>under Policy # 699</u>			
On .....			
Total amount.....			

Building  
House and Barn No. 1 being situate on North  
and one half miles West from  
House and Barn No. 2 being situate .....

1 What is your title to said land? Personal

VACAN

PERMIT is hereby granted for the b  
of the Santa Clara County Fire Insurance Company,  
understood and agreed that said building shall be un  
all the doors and windows shall be closed and secure  
otherwise this policy shall be null and void.

July 15, 1915.  
~~Sept 12, 1914~~

Exec A. J. Ayer.

Secretary.

nd true  
nce re-  
rs, ad-  
ys, said  
Policy.

ministrators and assigns, to pay my PRO RATA share of the  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses,  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26th day of June 1911.

Policy Fee, \$ 2.50  
Mill " \$ 2.00  
Total, \$ 4.50

Mrs Harriet Showers APPLICANT.

\$2.50 Paid - June 20, 1911.  
2.00 Paid July 13, 1911

July 1st, 1911.  
No. 1429 - was accepted by the Board for ten  
days, and June 30th.  
Agent's signature, as that of his own brass  
not approved. Application not returned.  
until Dec. 1911 - Numbered #1550.



No. 1430

## OF

D. S. Nelson

Campbell

*compacted* Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 3682.00

Expires 1st day of July 1916.

Policy Fee	-	-	-	\$ 2.50
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Mill Fee	-	-	\$20.50
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Total amount paid - \$23.60

Reverend of # 473  
Agent.

Approved June 30 1911

George Dutton

President.

Elia D. Taylor.  
Secretary.

# Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

## DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.

3. Cloen lining for whole or any part of dwelling, unless closely tracked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue .....	Rate 17c on \$100.
Exposure and stove-pipe .....	Rate 25c on \$100.
Exposure and cloth lining .....	Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate;  
Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings,

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

## EXPOSURES

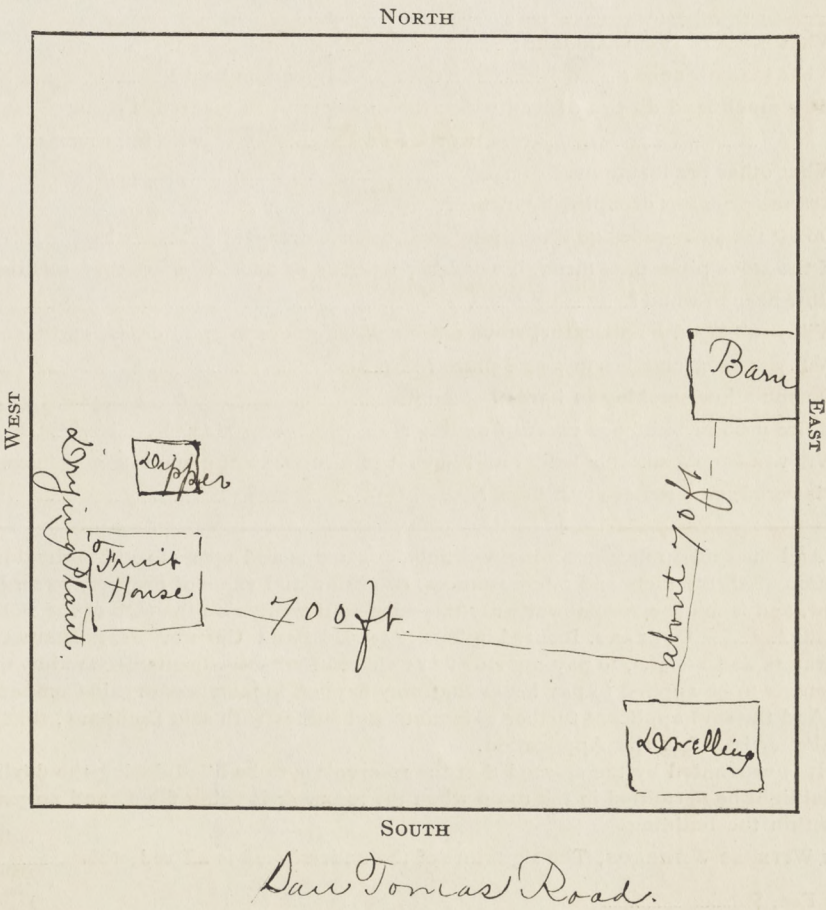
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - at 3:30 P. M. - June 28. 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





141

1430-

Date: 3266 @ .10 = 3.266  
416 @ .20 = .832  
4.098

# APPLICATION

Of S. G. Nelson Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirty-six Hundred and Eighty-two DOLLARS, for the term  
of five years, from the first day of July 1911, if approved by the Company.  
I hereby accept the said Policy, and that the amount of insurance on

SAN JOSE, CAL., Nw. 15. 1915.

Having purchased of S. G. Nelson the property described in  
Policy No. 114.30 in the Santa Clara County Fire Insurance Company, and the said Policy...  
having been assigned to me by said S. G. Nelson,  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: E. P. Marston

	Value	Rate
On Barn No. 2		
On Tons of Hay		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, \$		
On Pump House, \$		
On <u>Grain Plant and Dipper</u>	250	166
On <u>400 Fruit Traps</u>	160	100
On		
Total amount	5560	3682

House and Barn No. 1 being situate on corner of San Tomas Road and  
Virginia Ave., Santa Clara Co., Cal.  
House and Barn No 2 being situate

1. What is your title to said land? Deed.
2. What incumbrance? None By whom held? —
3. How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ 7500.00 with improvements.
4. What other fire insurance? no other.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes. — — — Stovepipe in dipper
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood? 6 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? In dipper during prune season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3682.00  
DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of June 1911.

Policy Fee, \$ 2.00  
Mill " \$ 20.50  
Total, \$ 23.00

S. G. Nelson APPLICANT.

Paid by assured - June 28, 1911.



No. 1431

# APPLICATION

OF

*P. A. Burman*

*Campbell* Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1500.00

Expires 24 day of July 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 8.50

Total amount paid - - \$ 11.00

*J. S. Nelson*

Agent.

Approved June 30" 1916

*G. J. Pettit*

President.

*Ella A. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue Rate 17c on \$100.  
Exposure and stove-pipe Rate 25c on \$100.  
Exposure and cloth lining Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

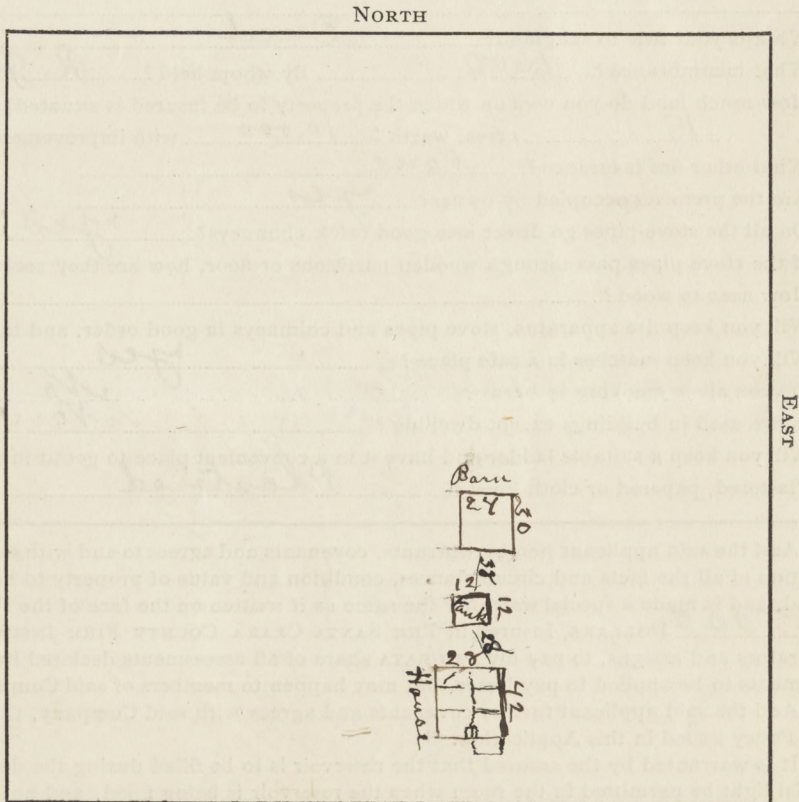
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd at 9:30 a.m. June 29, 1916.  
mailed - July 1, 1916.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



USEM



141  
✓

1430-

Rate: 3266 @ .10 = 3.266  
416 " .20 = .832  
4.098

## APPLICATION

Of S. G. Nelson Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirty-six Hundred and Eighty-two DOLLARS, for the term  
of five years, from the first day of July 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1 <u>2</u> stories <u>24</u> x <u>36</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>1</u> stories <u>36</u> x <u>40</u> feet, built <u>1900</u> , now in <u>"</u> repair, <u>"</u> roof	3000	2000	
On <u>"</u>			
On house No. 2 <u>"</u> stories <u>"</u> x <u>"</u> feet, built <u>"</u> , now in <u>"</u> repair, <u>"</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	1500	1000	
On <u>"</u>			
On Piano	400	266	
On <u>"</u>			
On <u>"</u>			
On <u>"</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1 <u>24</u> x <u>40</u> ft	250	150	
On Barn No. 2			
On <u>"</u> Tons of Hay			
On <u>"</u>			
On <u>"</u> Horses			
On <u>"</u> Horse Wagon			
On <u>"</u> Horse Spring Wagon			
On <u>"</u> Horse Buggy			
On <u>"</u> Horse Phaeton			
On <u>"</u>			
On Harness and Robes			
All while contained in Barn No. <u>"</u>			
On Pumping Plant, \$ <u>"</u> on Pump House, \$ <u>"</u>			
On <u>Drying Plant and Dipper</u>	250	166	
On <u>"</u>			
On <u>400 Fruit Traps</u>	160	100	
On <u>"</u>			
Total amount	5560	3682	

House and Barn No. 1 being situate on corner of San Tomas Road and  
Virginia Ave., Santa Clara Co., Cal.  
House and Barn No 2 being situate "

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? "
3. How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ 7500.00 with improvements.
4. What other fire insurance? no other.
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys? yes. Stovepipe in dipper
7. If the stove pipes pass through wooden partitions or floor, how are they secured? "
8. How near to wood? 6 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? On dipper during fruit season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3682.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 28 day of June 1911.

Policy Fee, \$ 2.50  
Mill " \$ 20.50  
Total, \$ 23.00

S. G. Nelson APPLICANT.

Paid by assured - June 28, 1911.



No. 1431

# APPLICATION

OF

*A. G. Hammond*

*Campbell* Post Office,  
Santa Clara County, Cal.

Amount Insured - \$ 1500.00

Expires 1st day of July 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 8.50

Total amount paid - \$ 11.00

*J. Nelson*

Agent.

Approved June 30 1911

*E. J. O'Connell*

President.

*Ella A. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

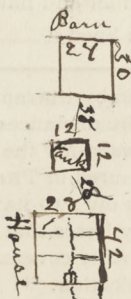
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd at 9:35 a.m. June 29, 1911.  
mailed - July 1, 1911.

NORTH

EAST

WEST



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

Sunny SOUTH Oaks Ave



# 1431 Rate: 1300 @ .10 = 1.30 200 " .20 = .40 1.70 1300 @ .15 = 1.95 200 " .30 = .60 2.55 APPLICATION

198 ✓

Of A. A. Purmort, Campbell, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of 1.500 DOLLARS, for the term

of 5 years, from the first day of July 1911, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>42</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1.500</u>	<u>1.000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>3.00</u>	<u>2.00</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On <del>Windmill</del> and Tank <u>and Engine (for pumping)</u>	<u>1.50</u>	<u>1.00</u>	
On Barn No. 1 <u>24 x 30 ft. - good repair - 2 story Shingled</u>	<u>3.00</u>	<u>2.00</u>	
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>2.250</u>	<u>1.500</u>	

House and Barn No. 1 being situate on Sunny Oaks Ave  
about two miles south of Campbell

House and Barn No 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? 1.600 By whom held? R. P. Pearce
- How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ 10.000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of. 1.500.00  
DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of June 1911.

Policy Fee, \$ 2.50  
Mill " \$ 8.50  
Total, \$ 11.00

A. A. Purmort APPLICANT.

Paid by Check. June 29, 1911.



No. 1432

APPLICATION

OF

E. O. Spring  
Superintendent Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1480.00

Expires 3 day of July 1914.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 4.45

Total amount paid - - \$ 6.95

G. J. Pettit.  
Agent.

Approved July 10 1914  
G. J. Pettit.  
President

Ella Q. Taylor.  
Secretary.

Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

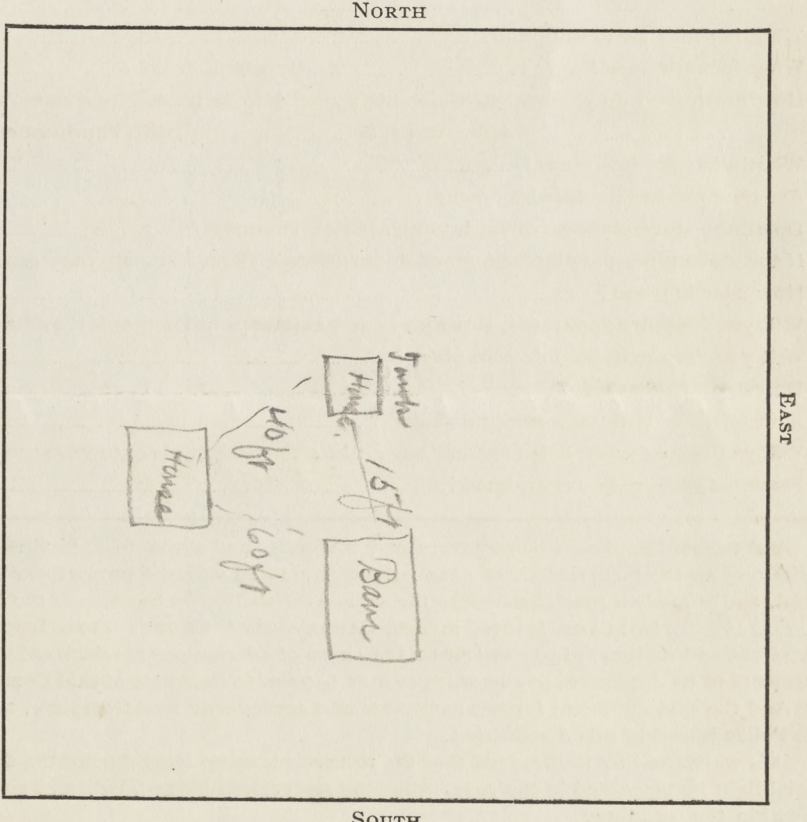
Contents to rate same as buildings in which they are kept.

EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decid - 9:45 a.m. July 3, 1911.  
mailed - July 10, 1911



NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



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1432

Rate: 1480 @ 10% = 148

# APPLICATION

Of D. O. Spring, Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Fourteen hundred & eighty DOLLARS, for the term  
of 3 years, from the 3rd day of July 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>40</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>single</u> roof	<u>2025</u>	<u>1350</u>	
On wing <u>1</u> stories <u>30</u> x <u>40</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>single</u> roof			
On house No. 2 <u>1</u> stories <u>30</u> x <u>40</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>single</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>200</u>	<u>130</u>	
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$			
On			
On			
On			
On			
Total amount	<u>2225</u>	<u>1480</u>	

House and Barn No. 1 being situate on East side of Mountain View and  
Saratoga Road, about 9 1/2 miles west of San Jose, Ca  
House and Barn No. 2 being situate

- What is your title to said land? Deed
- What incumbrance? none By whom held? -
- How much land do you own on which the property to be insured is situated, and what is its value?  
7 acres, worth \$ - with improvements.
- What other fire insurance? none Barn and contents insured in this Co  
under Policy #1061.
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1480.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3rd day of July 1911.

Policy Fee, \$ 2.50  
Mill " \$ 4.45  
Total, \$ 6.95

APPLICANT.

D. O. Spring  
Paid by assured - July 3, 1911



No. 1433

# APPLICATION

OF

*Henry Mac* Post Office,  
Santa Clara County, Cal.

Amount Insured - \$2549.00

Expires 3rd day of July 1914.

Policy Fee - \$2.50

Mill Fee - \$12.75

Total amount paid - \$15.25

*A. M. DuCharme*  
Agent.

Approved June 10, 1914

*E. A. Taylor*  
President.

*Ella A. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.  
Contents to rate same as buildings in which they are kept.

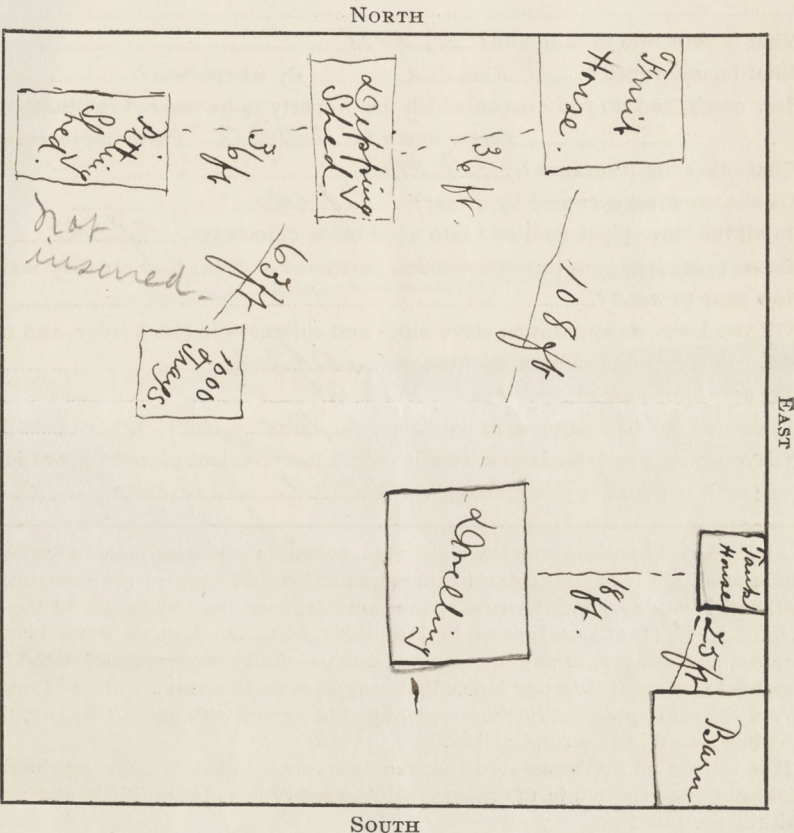
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd at 10:20 a.m. July 3, 1911.

mailed - July 10, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



178 ✓ 1433. Date: 2/33 @ .15 = 5.20 (3199)  
416 .. 25 = 1.05 (1040)  
4.25

Of...  
The  
fire,  
of...  
It is  
prop  
On  
On  
On  
On  
On  
On

SAN JOSE, CAL., April 20, 1912.

Having purchased of J. S. Frost the property described in  
Policy No. 1433 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said J. S. Frost  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: A. H. Michener

On Piano	<u>Cancelled at request of assured (A. H. Michener) - April 20, 1912.</u>	
On		
On		
On		
All while contained in dwelling No.	<u>one</u>	
On Windmill and Tank	<u>and tank house + gas engine</u>	<u>800 533</u>
On Barn No. 1	<u>24x24 - 16 ft post-built 1904 Shing. roof</u>	<u>225 150</u>
On Barn No. 2		
On <u>3</u> Tons of Hay		<u>30 20</u>
On		
On <u>one</u> Horses		<u>125 83</u>
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy	<u>one road wagon + 1 top buggy</u>	<u>105 70</u>
On Horse Phaeton		
On		
On Harness and Robes		<u>30 20</u>
All while contained in Barn No.	<u>one</u>	
On Pumping Plant, \$		
On <u>one iron roller and two horse disc</u>		<u>110 73</u>
On		

When <sup>Policy</sup> #480 was made out, house was not finished, since  
I have paid for painting & varnishing house, bath room toilet fixtures  
tiling, Electric wiring Plumbing &c over \$300.00 so do not  
feel that am as well protected as I should be also must  
add another Buggy \$75 - Iron roller \$65 - Disc \$45 -  
Yours respectfully J. S. Frost

10. Will you keep matches in a safe place? Yes  
11. Do you allow smoking in barns? Not  
12. Is fire used in buildings except dwelling? No In furnace while dipping prunes.  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes  
14. Plastered, papered or cloth lined? Hard finished

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \_\_\_\_\_  
DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30th day of June 1912.

Policy Fee, \$ 2.50  
Mill " \$ 12.73  
Total, \$ 15.23

Paid by check July 7, 1911.  
Rebate 8.50  
Paid to Frost  
April 23, 1912.

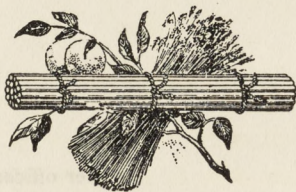
J. S. Frost APPLICANT.



\$ 2549.<sup>00</sup>

No. 1433

Santa Clara County



Fire Insurance Co.

Chartered A. D. 1900

SANTA CLARA COUNTY, CALIFORNIA

By this Policy of Insurance. In consideration of Fifteen and 25/100 Dollars, and the obligation as described herein and in Application.

Does Accept as a Member and Insures

Against Loss or Damage by Fire during a term of three years, commencing at noon on the third day of July, one thousand nine hundred and

eleven and terminating at noon on the third day

of July, one thousand nine hundred and fourteen, to the amount of Twenty-five Hundred and Forty-nine Dollars,

on the following property, to wit:

On dwelling No. 1 Exposure \$1264

On dwelling No. 2

On Household Furniture, including Beds, Library,

Wearing Apparel, Paintings, Plated Ware and Provisions 333

On

On Piano

On

On

On

All while contained in dwelling No. One

On Wind Mill and Tank and Gas Engine 533

On Barn No. 1 Exposure 150

On Barn No. 2

On Hay - Three Tons 20

On

On Horses - One

On Horse Wagon

On Horse Spring Wagon

On One Horse Buggy (Top)

On Horse Phaeton and

On Road Wagon

On Harness and Robes 20

All while contained in Barn No. One

On Pumping Plant \$ Pump House \$

On One iron roller

and two horse Disc. 73

On

On

On

On

On

Total \$2549.

Classified amount on which assessment is levied in case of loss. \$4239.<sup>00</sup>

House and Barn No. 1 being situate on South side of San Francisco Road, about three miles from Santa Clara, Cal.

House and Barn No. 2 being situate

For a more particular description, and as forming part of this policy, reference is had to application and description No. 1433 on file in the office of this Company, and made by J. S. Frost and the said Company hereby agrees to make good unto the said insured, his heirs, executors, administrators and assigns, all such immediate loss or damage, not exceeding in amount the sum insured, nor exceeding two-thirds the cash value of the property above specified at the time of the loss as shall happen by fire to the property above specified, and to pay the same within sixty days after due notice, proofs and adjustments thereof, made by the insured and received at the Company's office, in accordance with the terms of this policy hereinafter named.

Any false representations by the insured of the condition, situation or occupancy of the property or otherwise, or any omission to make known any fact material to the risk, or an over-valuation, or any misrepresentation whatever, either in written application or otherwise, shall render this policy void and of no effect. Or if the above-named premises or any portion thereof shall be occupied or used so as to increase the risk, or become vacant and unoccupied for more than twenty days, or the risk be increased by the erection of adjacent buildings, or by any other means whatever, without the assent of the Secretary of this Company endorsed hereon; or if the above-named property be sold or transferred, or any change takes place in title or possession thereof, whether by legal process, decree, voluntary transfer or conveyance, judgment, judicial sale or mortgage or otherwise; or in case any incumbrance by mortgage shall fall or be

executed thereon; or if the policy shall be transferred, either before or after loss, without the consent of the Secretary of this Company endorsed hereon; or if the interest of the insured in the property, whether as owner, trustee, consignee, factor, mortgagee or otherwise, if the interest of the insured be any other than the entire, absolute, unconditional and sole ownership of the property, both at law and in equity, it must be so represented to the Company, and so expressed in the written portion of this policy, and such interest correctly described, otherwise this Company shall not be liable by virtue of this policy. Assignments of policies must be made within ten days after the sale of the property, and this policy sent to the office of the Company forthwith, for the consent of the Company, and a new obligation signed by the assignee. Consent will then be given on the assignment.

Permission is hereby granted for the use of one gasoline stove. Beware of any leaks in cans, and never forget how dangerous a material you are handling. Never attempt to fill the stove reservoir while the stove is burning, or if any other light is in the room. A little carelessness may hazard your LIFE as well as property.

The By-Laws of this Company are to be resorted to and used to explain the rights and obligations of the parties hereto in all cases not herein otherwise especially provided for, and are hereby made a part of this policy. This policy is made and accepted upon the above express condition.

IN WITNESS WHEREOF, The Santa Clara County Fire Insurance Company has caused these presents to be signed by its President and attested by its Secretary, in the County of

Santa Clara, State of California, on this 3rd day of July

in the year of our Lord one thousand nine hundred and eleven

Ella A Taylor

SECRETARY.

E. J. Pettit

PRESIDENT.

Date: 2/33 @ 15¢  
4/6 .. 25¢



1433.

Date: 2/33 @ .15% 3.20 (3149)  
416 .. 25- 1.05 (1040)  
4.25

## APPLICATION

Of J. S. Frost Sunnyvale Postoffice, Santa Clara County, Cal.  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage,  
 fire, for the sum of Twenty-five Hundred and Forty-nine DOLLARS, for the  
 of 3 years, from the third day of July 1911, if approved by the Com.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value
On dwelling No. 1, <u>1</u> stories.....x.....feet, built <u>1906</u> , now in <u>good</u> repair, <u>shingle</u> roof		
On wing .....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof	1900	1267
On .....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof		
On house No. 2.....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	500	333
On .....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof		
On Piano.....		
On .....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof		
On .....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof		
On .....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof		
All while contained in dwelling No. <u>one</u>		
On <del>Windmill</del> and Tank <u>and tank house &amp; gas engine</u>	800	53.3
On Barn No. 1 <u>24x24 - 16 ft posts - built 1904 Shing. roof</u>	225	150
On Barn No. 2.....		
On <u>3</u> Tons of Hay.....	30	20
On .....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof		
On <u>one</u> Horse.....	125	83
On .....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof		
On Horse Wagon.....		
On Horse Spring Wagon.....		
On Horse Buggy <u>one road wagon + 1 top buggy</u>	105	70
On Horse Phaeton.....		
On .....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof		
On Harness and Robes.....	30	20
All while contained in Barn No. <u>one</u>		
On Pumping Plant, \$....., on Pump House, \$.....		
On <u>one iron roller and two horse disc</u>	110	73
On .....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof		
On .....stories.....x.....feet, built <u>1</u> ....., now in ..... repair, ..... roof		
Total amount.....	3825	2549

House and Barn No. 1 being situate on south side of San Francisco road bounded W by Burns east by Jones south by B. Burns.  
 House and Barn No 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? None By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value? thirteen acres  
..... acres, worth \$ 12000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No In furnace while dipping prunes.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Hard finished

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30th day of June 1911.

Policy Fee, \$ 2.50

Mill " \$ 2.73

Total, \$ 5.23

Paid by check July 7, 1911.

Refate 8.30  
Paid to Frost  
April 23, 1912.

J. S. Frost APPLICANT.



\$2549.00

No. 1433

# Fire Insurance Co.

NIA

and 25/100 Dollars,

Frost

years, commencing at noon on

, one thousand nine hundred and

and terminating at noon on the third day  
of July one thousand nine hundred and fourteen, to the amount  
of Twenty-five Hundred and Forty-nine Dollars,  
on the following property, to wit:

On dwelling No. 1 Exposure \$1267

On dwelling No. 2

On Household Furniture, including Beds, Library,

Wearing Apparel, Paintings, Plated Ware and

Provisions 1333

On

On Piano

On

On

On

All while contained in dwelling No. One

On Wind Mill and Tank and Gas Engine 533

On Barn No. 1 Exposure 150

On Barn No. 2

On Hay Three Tons 20

On

On Horses One 83

On Horse Wagon

On Horse Spring Wagon

On One Horse Buggy (Top)

On Horse Phaeton and 70

On Road Wagon 20

On Harness and Robes

All while contained in Barn No. One

On Pumping Plant \$ Pump House \$

On One iron roller  
and two horse Disc 73

On

On

On

On

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On

On

On

On

On

On

On

On

Classified amount on which assessment is levied in case of loss.

House and Barn No. 1 being situate on South side of San Francisco  
Road about three miles from Santa Clara, Cal

House and Barn No. 2 being situate

For a more particular description, and as forming part of this policy, reference is had to application and description No. 1433 on  
file in the office of this Company, and made by J. D. Frost and the said Company hereby agrees  
to make good unto the said insured, his heirs, executors, administrators and assigns, all such immediate loss or damage, not exceeding  
in amount the sum insured, nor exceeding two-thirds the cash value of the property above specified at the time of the loss as shall happen by fire to  
the property above specified, and to pay the same within sixty days after due notice, proofs and adjustments thereof, made by the insured and received  
at the Company's office, in accordance with the terms of this policy hereinafter named.

Any false representations by the insured of the condition, situation or occupancy of the property or otherwise, or any omission to make known any fact material to the risk, or an over-valuation, or any misrepresentation whatever, either in written application or otherwise, shall render this policy void and of no effect. Or if the above-named premises or any portion thereof shall be occupied or used so as to increase the risk, or become vacant and unoccupied for more than twenty days, or the risk be increased by the erection of adjacent buildings, or by any other means whatever, without the assent of the Secretary of this Company endorsed hereon; or if the above-named property be sold or transferred, or any change takes place in title or possession thereof, whether by legal process, decree, voluntary transfer or conveyance, judgment, judicial sale or mortgage or otherwise; or in case any incumbrance by mortgage shall fall or be

executed thereon; or if the policy shall be transferred, either before or after loss, without the consent of the Secretary of this Company endorsed hereon; or if the interest of the insured in the property, whether as owner, trustee, consignee, factor, mortgagee or otherwise, if the interest of the insured be any other than the entire, absolute, unconditional and sole ownership of the property, both at law and in equity, it must be so represented to the Company, and so expressed in the written portion of this policy, and such interest correctly described, otherwise this Company shall not be liable by virtue of this policy. Assignments of policies must be made within ten days after the sale of the property, and this policy sent to the office of the Company forthwith, for the consent of the Company, and a new obligation signed by the assignee. Consent will then be given on the assignment.

Permission is hereby granted for the use of one gasoline stove. Beware of any leaks in cans, and never forget how dangerous a material you are handling. Never attempt to fill the stove reservoir while the stove is burning, or if any other light is in the room. A little carelessness may hazard your LIFE as well as property.

The By-Laws of this Company are to be resorted to and used to explain the rights and obligations of the parties hereto in all cases not herein otherwise especially provided for, and are hereby made a part of this policy. This policy is made and accepted upon the above express condition.

IN WITNESS WHEREOF, The Santa Clara County Fire Insurance Company has caused these presents to be signed by its President and attested by its Secretary, in the County of Santa Clara, State of California, on this 3rd day of July in the year of our Lord one thousand nine hundred and Eleven

Ella A Taylor SECRETARY

E. J. Pettit PRESIDENT

Rate: \$2133 @ .15%  
416 ... 25%



178

**BY-LAWS**

— OF THE —

**Santa Clara County Fire Insurance Co.**  
of Santa Clara County, Cal.

**OFFICERS.**

E. T. PETTIT, *President*,

F. H. BABB, *Vice President*.

ELLA A. TAYLOR, *Secretary*.

M. A. ROSS, *Treasurer*.

**DIRECTORS.**

E. T. PETTIT,	-	-	-	-	Cupertino
F. H. BABB,	-	-	-	-	San Jose
F. M. RIGHTER,	-	-	-	-	Campbell
L. J. CHURCH,	-	-	-	-	Saratoga
M. A. ROSS,	-	-	-	-	Campbell
S. P. SANDERS,	-	-	-	-	Cupertino
E. S. MORROW,	-	-	-	-	San Jose
C. C. SPAULDING,	-	-	-	-	Sunnyvale
E. VAN EVERY,	-	-	-	-	Eden Vale

**ARTICLE I.**

SECTION I.—The members of this Company shall elect from ganized, who shall hold their office for one year, and until their own numbers, nine Directors by ballot, in the manner provided in the Act under which the Company is or their successors are elected and qualified.

SECTION II—Seventy-five members, present in person or by proxy, at any meeting of the Stockholders, shall constitute a quorum for the election of Directors, and for the transaction of any other business that may properly come before them.

**ARTICLE II.**

**OFFICERS.**

SECTION I.—The Directors shall elect from their own number a President and Vice-President. They shall also elect a Treasurer and a Secretary, who may or may not be members of the Company, all of whom shall hold their offices for one year and until their successors are elected and qualified.

**ARTICLE III.**

**PRESIDENT.**

SECTION I.—It shall be the duty of the President to preside at all meetings of the Company and of the Board of Directors, to sign all policies of insurance, and all orders drawn on the Treasurer, which have been first approved by the Auditing Committee. He shall call the Board of Directors and the Executive Committee together when he deems it necessary, and upon petition of ten members or of a majority of the Board of Directors, and perform all other duties pertaining to his office. In his absence the Vice-President shall perform all such duties.

**ARTICLE IV.**

**SECRETARY.**

SECTION I.—It shall be the duty of the Secretary to procure, at the Company's expense, all books, blanks and stationery necessary for its use as determined by the Board of Directors, and to keep a complete and full record of all the proceedings of the Board. He shall receive and file all applications for insurance, and if approved by him and the President, he shall issue a policy thereon, duly signed, collecting the dues and charges therefor before delivery. He shall also have the care and custody of all books, papers and property belonging to the Company and not belonging to any

other officer. He shall give notice of all meetings and elections of the Company and of the Directors; keep the accounts between the Company and its agents and officers; prepare and forward all the notices of assessments to the members of the Company, and proceed to collect the same as directed by the Board. He shall pay over, weekly, to the Treasurer, all moneys received by him, taking his receipt therefor; and he shall prepare an annual statement showing the condition of the affairs of the Company on the 31st day of December preceding the annual meeting of the Company and present the same at such meeting; and he shall deliver to his successor all books, papers and property in his hands belonging to the Company.

**ARTICLE V.**

**TREASURER.**

SECTION I.—It shall be the duty of the Treasurer to receive all moneys belonging to the Company and pay out the same on orders drawn on him, signed by the President and countersigned by the Secretary; make and present a full report, with proper vouchers, to the annual meeting of the Company, and at any other time he may be directed to do so by the Board of Directors, and he shall deliver to his successor all moneys, books, papers, and other property in his hands belonging to the Company.

**ARTICLE VI.**

**BOARD OF DIRECTORS.**

SECTION I.—The Board of Directors shall have authority to enact rules and regulations, amend by-laws, levy and collect assessments to pay losses and expenses, to classify property for insurance; to fill vacancies that may occur in the Board or any office of the Company until the next meeting of the members, to appoint agents and fix their compensation and compensation of other employes of the Company, and to require bonds of all such agents and employes in such sums as they may determine for the faithful performance of their respective duties; and to do and to perform all other acts and things necessary to be done and performed for the proper and efficient working and management of the Company. They shall also make full and correct report of their doings at each annual meeting of the Company, in accordance with the laws of the State.

**ARTICLE VII.**

**AUDITORS.**

SECTION I.—The Directors shall appoint three of their number as an Auditing Board, whose duty it shall be to audit all accounts of the Secretary and Treasurer and examine all accounts and claims against the Company, and if found correct, approve the same; and no order shall be issued by the President and Secretary upon the Treasurer unless the same has been duly audited by said Board or allowed by vote of the Board of Directors. Any claim rejected by the Auditors may be referred to the Board of Directors, who shall consider the same and allow or reject it, as they deem proper.

**ARTICLE VIII.**

**EXECUTIVE COMMITTEE.**

SECTION I.—The Board of Auditors, together with the President and Secretary, shall constitute an Executive Committee, whose business it shall be to transact the general business of the Company, not otherwise provided for, when the Board of Directors are not in session. They shall meet once a month and carefully examine each policy issued during the month, and direct such policies cancelled as they think the interest of the Company require to be cancelled.

**ARTICLE IX.**

SECTION I.—This Company will insure no property beyond the limits of Santa Clara County, and nothing within said county other than detached dwellings, school houses, churches, barns (other than hotel and livery barns), fruit dryers and other farm buildings, and such other property as may be contained therein; provided that no dwelling shall be insured in any village, city or town exposed by any other building within one hundred feet, or by any other risk, other than a dwelling or private barn within two hundred feet of the risk assured.



#### ARTICLE X.

##### APPLICATION AND AMOUNT.

SECTION 1.—No risk shall be taken for more than five years, nor for more than \$4500, nor to exceed two-thirds of the actual cash value of the property insured. And no application shall be taken unless the agent shall visit and thoroughly inspect the property to be insured, nor will any loss be paid on any dwelling which at the time of the loss or damage has remained unoccupied for twenty days or more without a permit has been given by the President, Vice-President or Secretary.

#### ARTICLE XI.

##### MEMBERS.

SECTION 1.—Any person wishing to become a member of this Company must sign an application containing an obligation, binding themselves; their heirs and assigns, to pay their pro rata share to the Company of all the necessary expenses and of all losses by fire which may occur or be sustained by any member thereof during the time for which their respective policies are written, and of such further form as the Board of Directors may prescribe, which application must be approved by the Secretary and President before a policy can be issued thereon.

SECTION 2.—He shall also pay to the Secretary at the time the Policy is delivered a fee of \$2.50 on each policy; and he shall also pay one mill on the dollar of classified risk for each year during which the policy is to be in force.

#### ARTICLE XII.

##### POLICIES.

SECTION 1.—All policies shall be signed by the President and Secretary and numbered consecutively; but no policy shall be considered binding until all charges due thereon have been paid.

#### ARTICLE XIII.

##### WITHDRAWAL.

SECTION 1.—Any member may withdraw from the Company by surrendering of his policy for cancellation at any time while the Company continues the business for which it is organized, by giving notice in writing to the Secretary thereof, and paying his share of all claims that may exist against the Company at the time of cancellation. And the President and Secretary may cancel and terminate any policy whenever they deem it necessary, and they must cancel it when so directed by the Executive Committee, as provided in article 8, by first giving to the insured five days notice to that effect, and by returning to him any excess of premium he may have paid during the term of the policy over the cost of his insurance, as measured by the rates of the standard fire insurance companies doing business in the State.

#### ARTICLE XIV.

##### BONDS.

SECTION 1.—The Secretary shall give bonds in the sum of \$1000 for the faithful performance of all duties pertaining to his office, and the accounting for all moneys and other property of the Company received by him.

SEC. 2.—The Treasurer shall give bonds in the sum of \$2500 for the faithful performance of all duties pertaining to his office, and the accounting for all moneys and other property of the Company received by him. All bonds of the officers and employees of this Company shall be approved by the Executive Committee and filed with the President.

#### ARTICLE XV.

##### LOSS.

SECTION 1.—Every member of the Company who may sustain loss or damage by fire, shall immediately notify the

President, or in his absence the Secretary thereof, stating the amount of damage or loss sustained or claimed, and if not more than two hundred dollars, then the President and Secretary shall proceed to ascertain the amount of such loss or damage, and adjust the same. If the claim for damage or loss be an amount greater than two hundred dollars, then the President, or in his absence, the Vice-President, or in the absence of both, the Secretary, shall forthwith convene the Board of Directors, whose duty it shall be when convened, to appoint a committee, of not less than three disinterested members of the Company, to ascertain the amount of such damage or loss. If in either case there is a failure of the parties to agree upon the amount of such damage or loss to arbitration. They shall submit the question of the amount of such loss to arbitration.

SEC. 2.—The President of the Company shall appoint one disinterested person to act as an arbitrator, and the claimant or insured shall appoint another, and if such two arbitrators shall fail to agree upon the amount of the loss, then they shall select a third disinterested person to act with them. Such arbitrators so appointed shall have full authority to examine witnesses, and to do all other things necessary to the proper determination of the amount of loss sustained by the claimant, and shall make their award in writing to the President of the Company, and such award so as aforesaid made, shall be final as to the amount of loss sustained.

SEC. 3.—The pay of the said committee shall be three dollars (\$3.00) per day for each day's service so rendered, and five cents for each mile necessarily traveled in the discharge of their duties, which shall be paid by the claimant, unless the award of such committee shall exceed the sum offered by the Company in liquidation of such loss or damage, in which case such expense shall be paid by the Company.

#### ARTICLE XVI.

##### ASSESSMENTS.

SECTION 1.—When the amount of any loss shall have been ascertained, which exceeds in amount the cash fund of the Company, the President shall convene the Directors of the Company, who will make an assessment upon all of the property to the amount for which each several pieces of property is insured, taken in connection with the rate or premium under which it may be classified.

#### ARTICLE XVII.

SECTION 1.—It shall be the duty of the Secretary, whenever such an assessment shall have been made, to immediately notify every person holding a risk in the Company, personally, or by an agent, or by letter directed to his usual post-office address of the amount of such loss, and of the sum due from him as his share thereof and of the time, and to whom such payment is made, but such time shall be not less than thirty days, nor more than sixty days from the date of such notice. If at the expiration of such time fixed in such notice for the payment of said assessment by said member, the same is not paid, his policy shall lapse during such delinquency, and the Secretary may, after personal demand has been made by an officer of the Company, proceed to collect said assessment on behalf of the Company, together with 15 per cent damages and cost of suit.

#### ARTICLE XVIII.

##### COMPENSATION.

SECTION 1.—Each Director or member of the Executive Committee shall receive \$1 per day, for each day actually spent on business of the Company pertaining to his office, except when soliciting insurance.

SEC. 2.—The Treasurer shall receive  $\frac{1}{2}$  per cent on all moneys paid out by him.

SEC. 3.—The Secretary shall receive fifty cents for each policy written.

SEC. 4.—Each agent shall receive one dollar for each application obtained by him which shall be approved.



unearned premium  
\$11.34 \$8.50

assigned to a.a.  
michner  
was if any payable  
at the michner. W. J. of Trust.

No. 1433

Transferred to  
The Michner.  
at W. H. Michner. W. J. of Trust.

Santa Clara County

Fire Insurance Co.

OF  
SANTA CLARA COUNTY, CALIFORNIA

# POLICY

J. S. Frost, Assured  
P. O. Sunnyvale

Amount Insured, \$ 2549.00.

Fee and Premium, \$ 15.25. - Pd

Expires July 3rd, 1914.  
Secretary Ella A. Taylor.

THE SANTA CLARA COUNTY  
FIRE INSURANCE COMPANY  
OFFICE  
Porter Ed. Room 10 SAN JOSE, CAL.

I hereby request that any loss under this Policy may be paid to \_\_\_\_\_  
\_\_\_\_\_ mortgagee, as his interest may appear at time  
of loss—balance to be paid to assured.  
\_\_\_\_\_ 19\_\_\_\_

THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY hereby consents to the above  
request, subject, nevertheless, to all the conditions contained in this Policy.  
\_\_\_\_\_  
San Jose, Cal., \_\_\_\_\_ 19\_\_\_\_ Secretary.

FOR VALUE RECEIVED, I hereby assign my interest in the within Policy of Insurance  
to A. H. Michner  
\_\_\_\_\_ 19\_\_\_\_

A. H. Michner having given his obligations as required in Section  
1 of Article XI of this Company, The Santa Clara County Fire Insurance Company hereby consents to the  
above assignment.  
\_\_\_\_\_ Secretary.  
San Jose, Cal., April 20, 1912.



No. 1434.

# APPLICATION

OF

Fred H. Newman,

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1516.00

Expires 3rd day of July 1912.

Policy Fee - - - \$ 2.50

Mill Fee - 1/4c - - \$ 2.50

Total amount paid - - \$ 5.00

Martha C. Jackson,  
Agent.

Approved July 10. 1911

E. J. Bennett,  
President.

Ella C. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

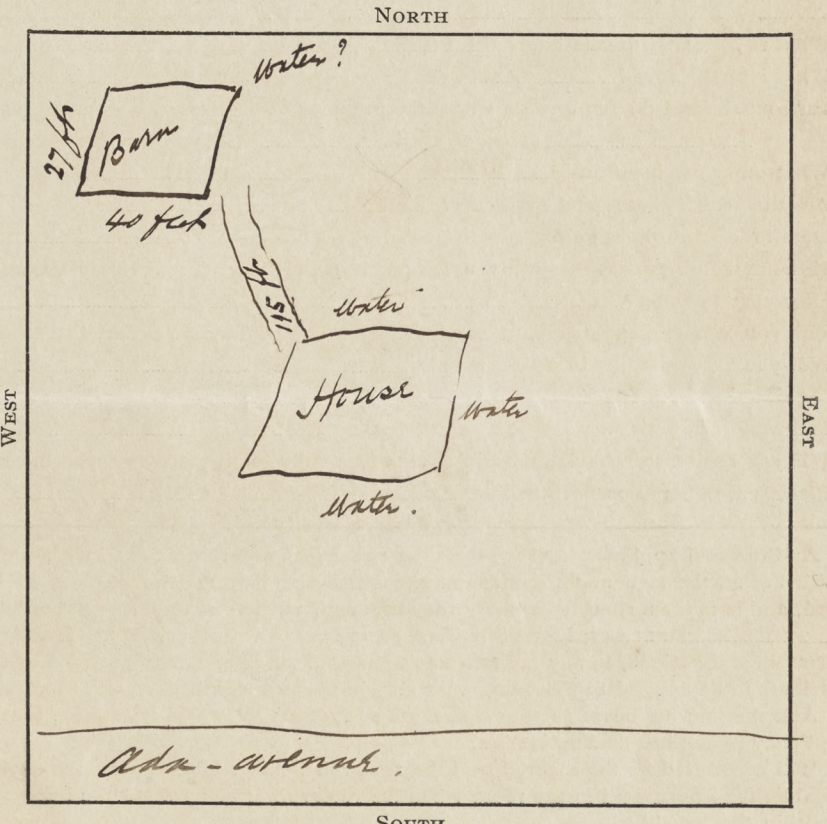
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd - 3:45 P.M. - July 5, 1911.

Mailed - July 10, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1434

Date: 998 @ .15 = 1.497  
512 @ .20 = 1.028  
2.527

# APPLICATION

Of Fred G. Hausman, Mt. View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Fifteen Hundred and Ten DOLLARS, for the term  
of one years, from the 3rd day of July 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>40</u> x <u>26</u> feet, built <u>1</u> ....., now in <u>good</u> repair, <u>shingle</u> roof	<u>1000</u>	<u>666</u>	
On wing ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>400</u>	<u>266</u>	
On <u>Piano Organ</u> <u>Notified personally July 8.</u>	<u>100</u>	<u>66</u>	
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1 <u>110 x 27 ft. - new repair</u>	<u>600.00</u>	<u>400.00</u>	
On Barn No. 2			
On <u>4</u> Tons of Hay	<u>48</u>	<u>32.00</u>	
On <u>1</u> Horses	<u>60.00</u>	<u>40.00</u>	
On <u>1</u> Horse Wagon	<u>60</u>	<u>40</u>	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>\$2268.00</u>	<u>1510.00</u>	

House and Barn No. 1 being situate on Ada. Avenue Mt. View, one-half mile  
from Mountain View Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 45700.00  
6 acres, worth \$..... with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth lined - Front portion of house is new - board ceilings  
cloth ceilings in back part.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1570.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27<sup>th</sup> day of June 1911.

Policy Fee, \$ 2.50  
Mill " \$ 2.50  
Total, \$ 5.00

Fred G. Hausman APPLICANT.

Paid by check July 3, 1911



No. 1435

# APPLICATION

OF

Mrs. Edith M. Britenden

College Park, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1056.00  
Expires 6 day of July 1916.  
Policy Fee - - - \$ 2.50  
Mill Fee - - - \$ 13.20  
Total amount paid - - \$ 157.00

Agent.  
H. M. McHenry

Approved July 10, 1916.  
E. J. Britenden, President.  
Ella A. Taylor, Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, increased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100. Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

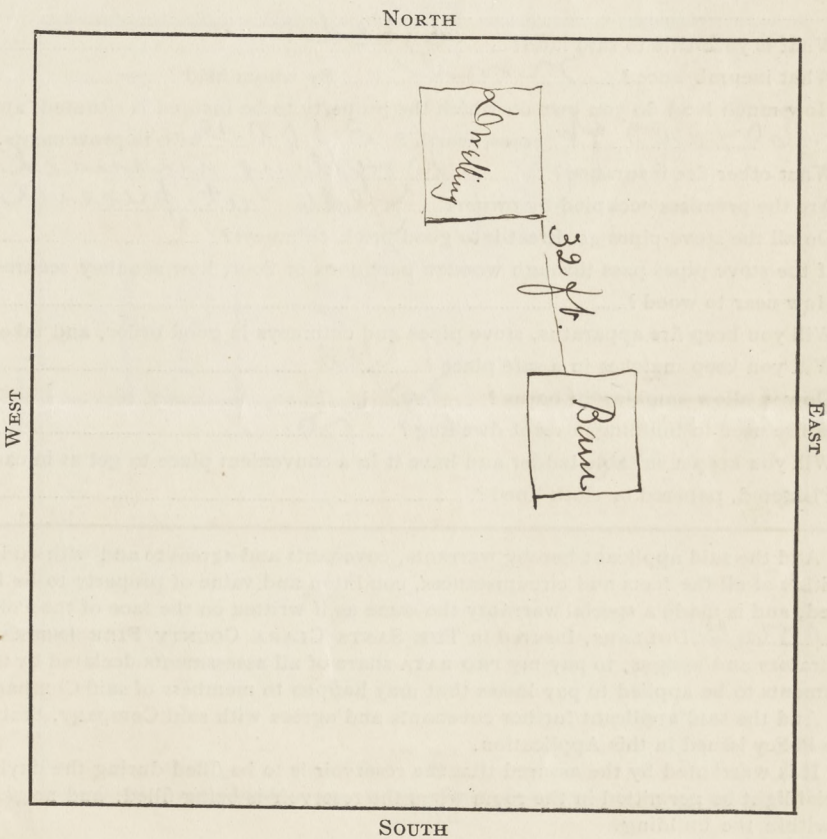
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd. 11:40 A.M. July 6. 1911.  
Delivered - July 19. 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





199

1435.

Rate: 1056 @ .25 = 2.64

# APPLICATION

Of Mrs. Edith M. Brittenden Emory St. College Park. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Ten Hundred and Fifty Six DOLLARS, for the term  
of five years, from the 6th day of July 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1 <u>32x42-18ft posts shingle roof.</u>	<u>1100</u>	<u>732</u>	
On Barn No. 2.....			
On.....Tons of Hay.....			
On <u>Car</u> .....	<u>75</u>	<u>50</u>	
On <u>One</u> Horse.....	<u>200</u>	<u>125</u>	
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....	<u>50</u>	<u>33</u>	
On <u>One</u> Horse Phaeton.....	<u>100</u>	<u>66</u>	
On <u>Surrey</u> .....	<u>75</u>	<u>50</u>	
On Harness and Robes.....			
All while contained in Barn No. <u>One</u> .....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1600</u>	<u>1056</u>	

House and Barn No. 1 being situate on Emory St. College Park, near Jose. Cal.  
House and Barn No 2 being situate.....  
1. What is your title to said land? Deed.  
2. What incumbrance? none By whom held?.....  
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Lot- 60x200 ft acres, worth \$ 3000.00 with improvements.  
4. What other fire insurance? Dwelling insured in another company.  
5. Are the premises occupied by owner? Yes at present. Sometimes by tenant.  
6. Do all the stove-pipes go direct into good brick chimneys?  
7. If the stove pipes pass through wooden partitions or floor, how are they secured?  
8. How near to wood?  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes  
10. Will you keep matches in a safe place? yes  
11. Do you allow smoking in barns? no  
12. Is fire used in buildings except dwelling? no  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes  
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
1056.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.  
It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.  
IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6th day of July 1911.

Policy Fee, \$ 2.50  
Mill " \$ 13.20  
Total, \$ 15.70  
(Mrs. Edith M. Brittenden) APPLICANT.

Paid by check July 19, 1911.



No. 1436.

# APPLICATION

OF

Mrs. Mattie Shepard.  
Campbell. Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 2000.00

Expires 7 day of July 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 10.00

Total amount paid - - \$ 12.50

Attest  
Agent.

Approved July 10, 1911  
President.

Ella A. Taylor.  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100. Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

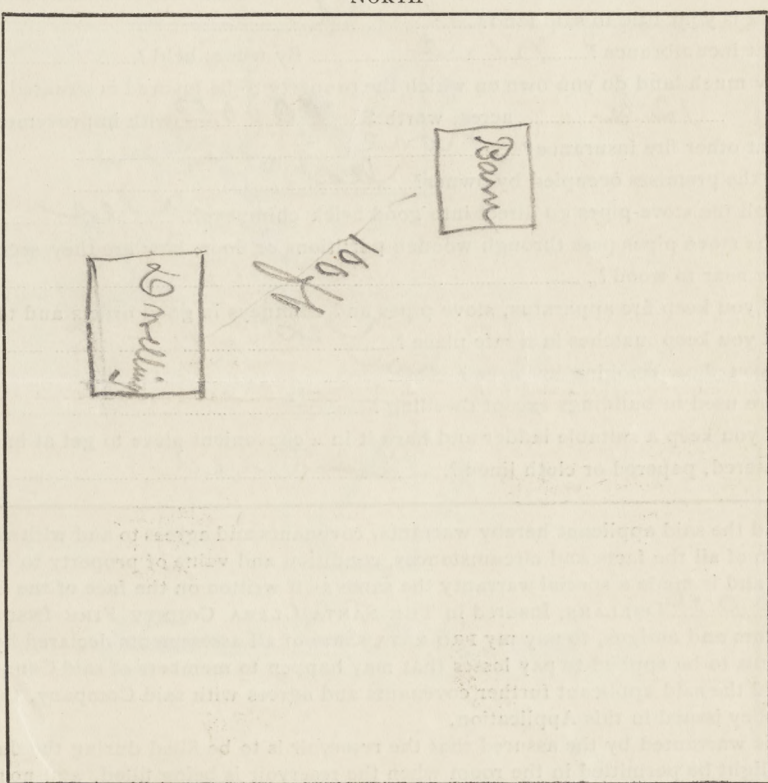
Decd - 9 a.m. July 7, 1911

Mailed - July 10, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

USE M





1436-

Date: 2000 @ 10% 2.00

142  
✓

SAN JOSE, CAL., Dec. 31, 1912.

Of  
The  
fire,  
of  
It is  
proper  
On dv  
On  
On  
On ho  
On household furniture, including beds, library, ~~wardrobe~~  
Ware and Provisions,  
On  
On Piano  
On  
On  
On  
All while contained in dwelling No.  
On Windmill and Tank  
On Barn No. 1  
On Barn No. 2  
On Tons of Hay  
On  
On Horses  
On Horse Wagon  
On Horse Spring Wagon  
On Horse Buggy  
On Horse Phaeton  
On  
On Harness and Robes  
All while contained in Barn No.  
On Pumping Plant, \$  
On  
On  
On  
On

Having purchased of Mrs. Stella Shepard the property described in Policy No. 1436 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said Mrs. Stella Shepard I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: John J. Chung

Ware and Provisions, including Piano	600	400
On		
On Piano		
On		
On		
On		
All while contained in dwelling No. One		
On Windmill and Tank		
On Barn No. 1		
On Barn No. 2		
On Tons of Hay		
On		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On		
On Harness and Robes		
All while contained in Barn No.		
On Pumping Plant, \$		
On		
On		
On		
On		
Total amount	30 00	20 00

House and Barn No. 1 being situated on the San Jose and Los Gatos Road about two miles south-east of Campbell, Cal.  
House and Barn No 2 being situated

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? Shepard's Life payable
3. How much land do you own on which the property to be insured is situated, and what is its value? 12 1/2 acres, worth \$1000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6th day of July 1911.

Policy Fee, \$2.50  
Mill " \$10.00  
Total, \$12.50.

Mrs. Stella Shepard APPLICANT.

Paid by check.  
July 7, 1911.

Mortgage held by Shepard released Sept. 3, 1913.



No. 1437.

# APPLICATION

OF

Alex. Montgomery  
Superintendent  
Santa Clara County, Cal.  
Post Office,

Amount Insured - \$ 1200.00

Expires 10 day of July 1916.

Policy Fee - \$ 2.50

Mill Fee - \$ 10.20

Total amount paid - \$ 12.70

E. J. DeWitt  
Agent.

Approved July 10<sup>th</sup> 1911

E. J. DeWitt  
President.

Ella A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{3}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.

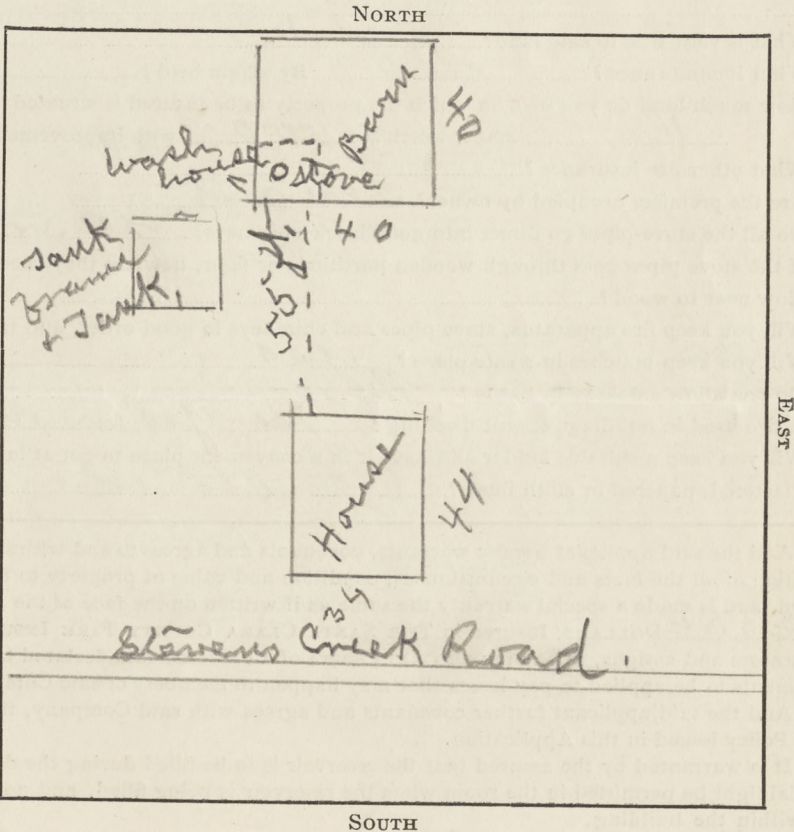
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd 10:30 a.m. July 10, 1911.  
mailed-July 15, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1436-

Date: 2000 @ 10¢ 2.00

## APPLICATION

172  
1/1

Of Mrs. Stella Shepard Campbell Postoffice, Santa Clara County, Cali  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage  
 fire, for the sum of Two Thousand DOLLARS, for the  
 of five years, from the 7th day of July 1911, if approved by the Comp  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value
On dwelling No. 1, <u>1 1/2</u> stories <u>28</u> x <u>40</u> feet, built <u>1898</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof		
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof		
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions, <u>including Piano</u>	<u>600</u>	<u>400</u>
On .....		
On Piano .....		
On .....		
On .....		
On .....		
All while contained in dwelling No. <u>One</u>		
On Windmill and Tank .....		
On Barn No. 1 .....		
On Barn No. 2 .....		
On ..... Tons of Hay .....		
On .....		
On ..... Horses .....		
On ..... Horse Wagon .....		
On ..... Horse Spring Wagon .....		
On ..... Horse Buggy .....		
On ..... Horse Phaeton .....		
On .....		
On Harness and Robes .....		
All while contained in Barn No. ....		
On Pumping Plant, \$....., on Pump House, \$.....		
On .....		
On .....		
On .....		
On .....		
Total amount .....	<u>3000</u>	<u>2000</u>

House and Barn No. 1 being, situate on the San Jose and Los Gatos Road  
about two miles South East of Campbell, Cal.

- House and Barn No 2 being situate .....
1. What is your title to said land? Deed
  2. What incumbrance? none By whom held? Stephens Trust payable
  3. How much land do you own on which the property to be insured is situated, and what is its value?  
12 1/2 acres, worth \$ 2000.00 with improvements.
  4. What other fire insurance? none
  5. Are the premises occupied by owner? Yes
  6. Do all the stove-pipes go direct into good brick chimneys? Yes
  7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
  8. How near to wood? -
  9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
  10. Will you keep matches in a safe place? Yes
  11. Do you allow smoking in barns? no
  12. Is fire used in buildings except dwelling? no
  13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
  14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6th day of July 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 10.00  
 Total, \$ 12.50

Mrs. Stella Shepard APPLICANT.

Paid by check.  
July 7. 1911.

mortgage held by Shepard & Campbell, Sept. 3, 1913.

w-10031, 1911.



No. 1437.

# APPLICATION

OF

Alex. Montgomery  
Superintendent  
Post Office,  
Santa Clara County, Cal.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

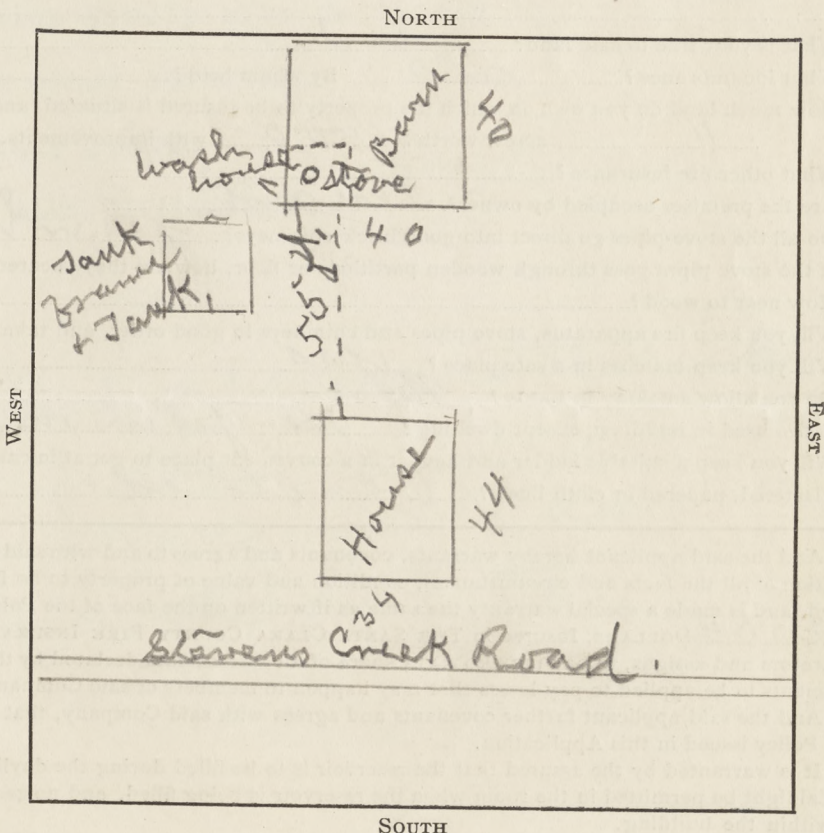
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd 10:30 a.m. July 10, 1911.

Mailed July 15, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.









No

1438

## APPLICATION

OF

Santa Clara County, Cal.

Post Office,

Amount Insured

Expires 18

Policy Fee,

Mill Fee,

Total amount paid

Approved

Ella

Press of B

## CLASSIFICATION OF RISKS.

Fire-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged at basis rate on each \$100 of valuation, 50 cents.

Warehouses.

Hot and cold storage.

Through the roof.

For one or more terms.

Through the roof.

To build rate 10 cents.

For cloth hanging for art.

dwellings, unless covered.

not papered or painted.

Stables.

Detached barns or stables.

Barns covered by fire.

storage, rated at 75.

School houses and churches.

From the 1st of Jan.

to the 31st of Dec.

to the 31st of Dec.

to the 31st of Dec.

to the 31st of Dec.

to the 31st of Dec.

to the 31st of Dec.

to the 31st of Dec.

to the 31st of Dec.

to the 31st of Dec.

to the 31st of Dec.

to the 31st of Dec.

Santa Clara County Fire Ins. Co.,

San Jose, Cal.

Gentlemen:

Replying to yours of Nov. 29th in which you call my attention to the fact that the contents of my house which I own on Stevens Creek Road is covered in another company and stating that it will be necessary to cancel same, would say that the lease of the present tenant expires in two months, and if you can allow the policy to run along until that time, I will arrange to have the next tenant insure with your company, so that this objection will be removed. If it will be impossible for you to allow this extension kindly give me timely notice so that I may take on other covering.

Very truly yours,

ALEX MONTGOMERY.

W.

Dec. 6. 1913 -

The Executive Board advised that risk be cancelled, and authorized Secretary to do so, giving Mr. Montgomery 5 days notice, and allowing him the rebate.

SOUTH



179  
✓

1437.

Date:  $1000 @ .15 = 1.50$   
 $200 @ .27 = .54$   
2.04

# APPLICATION

Of Alexander Montgomery Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire. for the sum of Twelve Hundred DOLLARS for the term

of five years, from the 10<sup>th</sup> day of July, 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed two-thirds of the cash value.

	Cash Value	% Value	Rate
On dwelling No. 1, 1 1/2 stories, 34 feet, built 1898, now in repair, roof new	2000	1000	
On barn No. 2, 2 stories, 34 feet, built 1898, now in repair, roof new			
On horse No. 2, 2 stories, 34 feet, built 1898, now in repair, roof new			
On household furniture, including beds, library, wearing apparel, paintings, plated ware and provisions			

On land No. 1, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 2, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 3, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 4, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 5, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 6, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 7, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 8, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 9, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 10, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 11, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 12, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 13, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 14, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 15, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 16, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 17, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 18, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 19, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 20, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 21, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 22, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 23, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 24, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 25, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 26, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

On land No. 27, 100 acres, Santa Clara County, Cal., Dec. 1, 1913.

kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10<sup>th</sup> day of July, 1911.

Policy Fee, \$ 2.50  
Mill " \$ 10.20  
Total, \$ 12.70

Paid by check July 15, 1911.

Alex Montgomery APPLICANT.



No. 1438

# APPLICATION

OF

*Chas. H. Goodrich*

*Superintendent,* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 800.00

Expires 10 day of July 1911

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 2.40

Total amount paid, - - - \$ 4.90

*C. J. Pettit*  
Agent.

Approved July 10, 1911

*C. J. Pettit*  
President.

*Ella Q. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

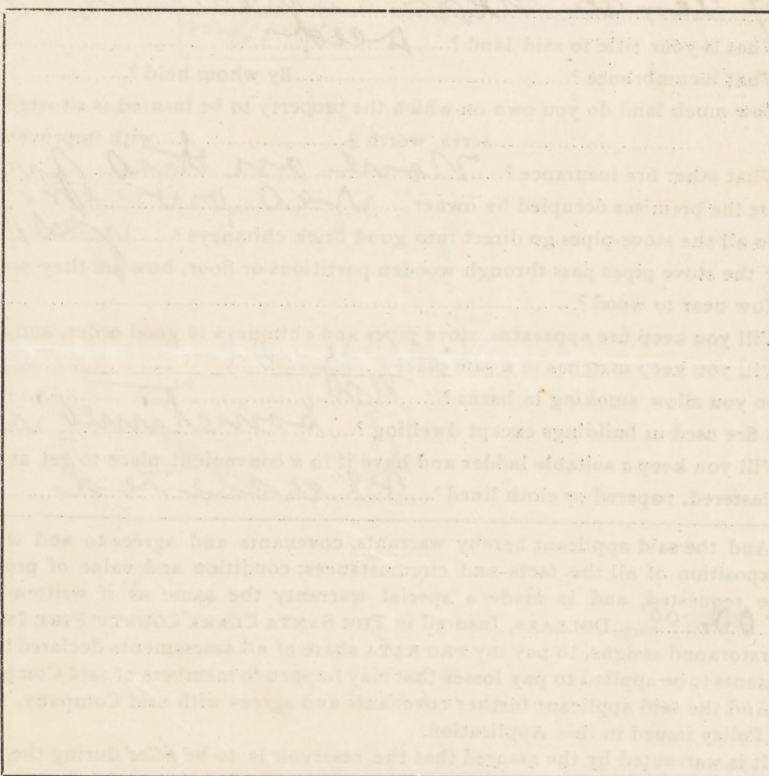
Rec'd at 10:20 - July 10, 1911.

Mailed - July 26, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST



800 @ 22 = 1.76. changed.  
June 27.  
1912.

odrich

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof )			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	1200	800	
On.....			
On Piano.....			
On.....			
On.....			
All while contained in dwelling No. 1, insured under Policy #1722.			
On Windmill and Tank			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay			
On.....Horses			
On.....Horse Wagon			
On.....Horse Spring Wagon			
On.....Horse Buggy			
On.....Horse Phaeton			
On.....			
On Harness and Robes			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....Furniture insured under this Policy nor			
On.....contained in dwelling of Mr. Hodrick, insured			
under Policy #1722.			
Total amount.....	Transferred June 7 1200	800	

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$100.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of July 1911

Policy Fee, \$2.50  
Mill " \$3.40 Extra Prem. .55%  
Total, \$4.90 Pd - aug 10, 1912.

H. E. Goodrich APPLICANT.

Paid by check July 24. 1911.



No. 1439

# APPLICATION

OF

*A. A. Byham*  
*Saratoga* Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 3347.00

Expires *13* day of *July* 191*1*

Policy Fee - - \$ 2.50

Mill Fee - - \$ 13.50

Total amount paid - - \$ 16.00

*Renewal of # 486*  
no Agent.

Approved *July 10* 191*1*

*E. J. Dettit*  
President.

*Ella Q. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

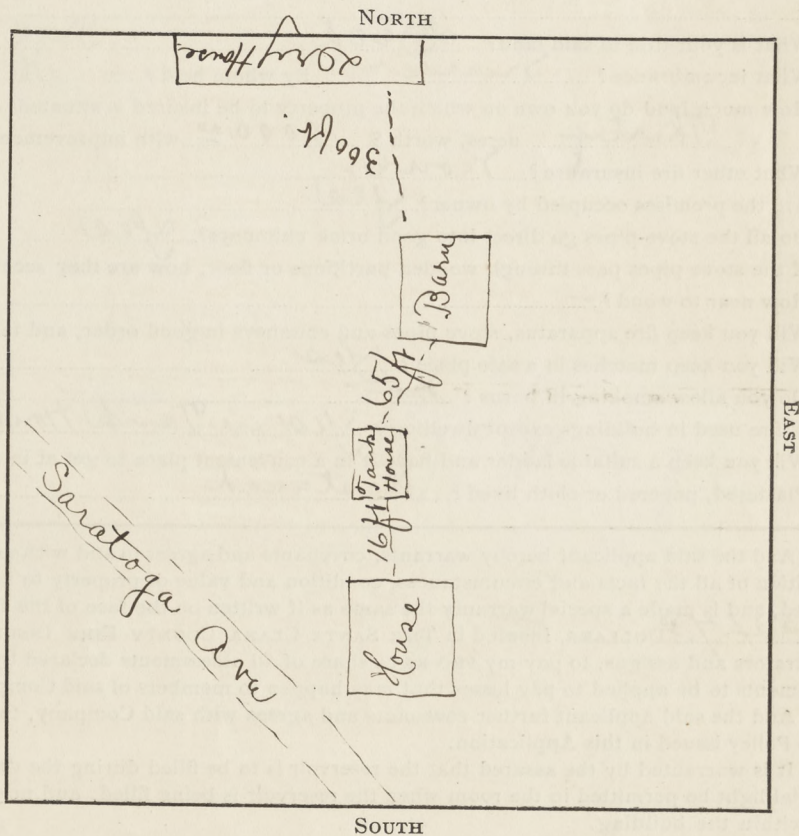
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Written at 11:20 a.m. July 5, 1911.*

*Delivered July 13, 1911.*



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



172

1439

Date:  $\frac{2199 \times 110}{1148} = \frac{2,199}{1148} = 2,296$   
 $\frac{2,296}{1148} = 2,296$

SAN JOSE, CAL., November 6, 1911.

Of...  
The  
fire,  
of...  
It is  
prope  
On d  
On  
On...  
On h  
On h

Having purchased of H. A. Boyson the property described in Policy No. 1439 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said H. A. Boyson I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Hans M. Hansen  
Saratoga.

ware and provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.	<u>One.</u>		
On Windmill and Tank	<u>16 x 16 ft.</u>	<u>400</u>	<u>266</u>
On Barn No. 1	<u>32 x 24 ft. lean-to 16 x 32 ft. - shingle roof.</u>	<u>500</u>	<u>333</u>
On Barn No. 2			
On	Tons of Hay		
On			
On	<u>One</u> Horses	<u>100</u>	<u>66</u>
On	Horse Wagon		
On	Horse Spring Wagon		
On	<u>One</u> Horse Buggy (new)	<u>125</u>	<u>83</u>
On	Horse Phaeton		
On	<u>Surrey</u> (new)	<u>200</u>	<u>133</u>
On	Harness and Robes	<u>50</u>	<u>33</u>
All while contained in Barn No.	<u>One.</u>		
On	Pumping Plant, \$, on Pump House, \$		
On	<u>Frame Bldg. occupied as Dry Shed.</u>	<u>300</u>	<u>200</u>
On	<u>1000 lbs. 18 in. Scales (25) - 1 set Scales (10) - 1 cider mill (15)</u>	<u>150</u>	<u>100</u>
On	<u>500 Fruit Boxes (50) - 1000 Trays (150) (all white)</u>	<u>300</u>	<u>200</u>
On	<u>contained in Dry Shed and on Dry Ground.</u>		
Total amount		<u>5025</u>	<u>3347</u>

House and Barn No. 1 being situate on Saratoga Avenue near Saratoga Santa Clara County, Cal.  
House and Barn No 2 being situate

1. What is your title to said land? Deed. Part of Linto Ranch.
2. What incumbrance? none By whom held? H. A. Boyson - loss payable.
3. How much land do you own on which the property to be insured is situated, and what is its value? 24 Thirty acres, worth \$ 18,000.00 with improvements.
4. What other fire insurance? none.
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? ---
8. How near to wood? ---
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? yes in Tank House - also in Dry Shed & Gipper in Fruit Season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3347 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5th day of July 1911.

Policy Fee, \$ 2.50  
Mill " 13.50  
Total, \$ 16.00

H. A. Boyson APPLICANT.

Paid by assured. July 13, 1911.

3231- Saratoga Ave.  
116 - near



No. 1440

# APPLICATION

OF

Albert Carlson

Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1535.00

Expires 14 day of July 1911

Policy Fee - - \$ 2.50

Mill Fee - - \$ 7.96

Total amount paid - - \$ 10.46

Reverend of # 479  
No Agent.

Approved, July 22, 1911

E. A. Smith

President.

Ella A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

### EXPOSURES

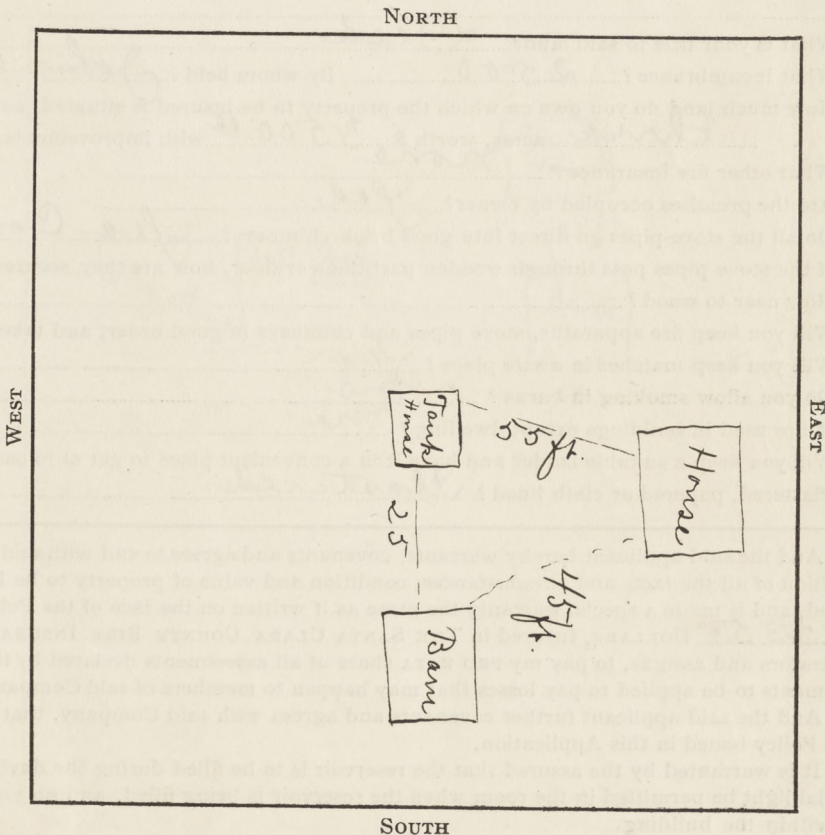
Contents to rate same as buildings in which they are kept.

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 10:25 a. m. July 14, 1911.

Dated - July 22, 1911



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



172

1439

Date: 2/99 @ 110% = 2,199  
1148 " 20 = 2,296  
4,495

# APPLICATION

Of H. A. Boyson, Saratoga, Postoffice, Santa Clara County, Calif.  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage  
fire, for the sum of Thirty-three Hundred and Forty-seven DOLLARS, for the  
of three years, from the 13th day of July 1911, if approved by the Comptroller.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value
On dwelling No. 1, <u>1 1/2</u> stories <u>40</u> x <u>34</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>
On wing ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof		
On ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof		
On house No. 2 ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>500</u>	<u>333</u>
On ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof		
On Piano		
On		
On		
On		
All while contained in dwelling No. <u>One</u>		
On Windmill and Tank <u>16 x 16 ft.</u>	<u>400</u>	<u>266</u>
On Barn No. 1 <u>32 x 24 ft. lean-to 16 x 32 ft. - Shingle roof.</u>	<u>500</u>	<u>333</u>
On Barn No. 2		
On Tons of Hay		
On		
On <u>One</u> Horses	<u>100</u>	<u>66</u>
On Horse Wagon		
On Horse Spring Wagon		
On <u>One</u> Horse Buggy <u>(new)</u>	<u>125</u>	<u>83</u>
On Horse Phaeton		
On <u>Surrey (new)</u>	<u>200</u>	<u>133</u>
On Harness and Robes	<u>50</u>	<u>33</u>
All while contained in Barn No. <u>One</u>		
On Pumping Plant, \$ ..... , on Pump House, \$ .....		
On <u>Frame Bldg. occupied as Dry Shed.</u>	<u>300</u>	<u>200</u>
On <u>1 Dipper 50¢ 1 Shadler (25) - 1 set Scales (10) - 1 cider mill (15)</u>	<u>150</u>	<u>100</u>
On <u>500 Fruit Boxes (50) - 1000 Trays (150) (all while)</u>	<u>300</u>	<u>200</u>
On <u>contained in Dry Shed and on Dry Ground.</u>		
Total amount	<u>5025</u>	<u>3347</u>

House and Barn No. 1 being situate on Saratoga Avenue near Saratoga  
Santa Clara County, Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed Part of Linto Ranch.
2. What incumbrance? none By whom held? - H. A. Boyson - Loss payable.
3. How much land do you own on which the property to be insured is situated, and what is its value? 24 Thirty acres, worth \$ 18,000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? yes in Tank House - also in Dry Shed & Dipper in Fruit season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3347 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5th day of July 1911.

Policy Fee, \$ 2.50  
Mill " 13.50  
Total, \$ 16.00

H. A. Boyson APPLICANT.

Paid by assured. July 13. 1911

3231- removed.  
116- more



No. 1440

# APPLICATION

OF

Albert Pearson

Post Office,  
Santa Clara County, Cal.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

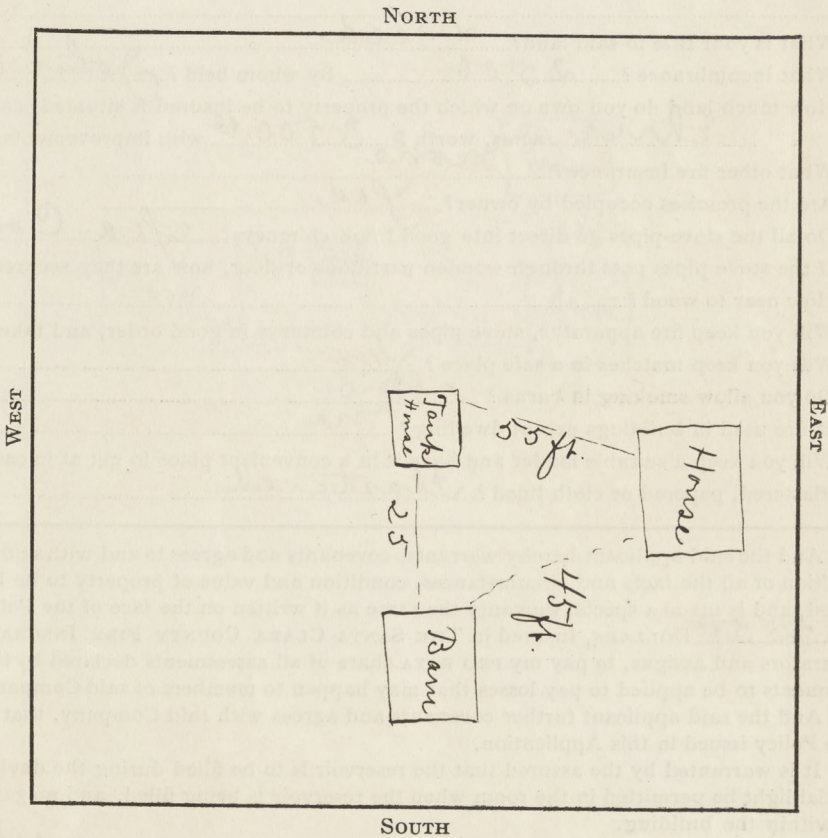
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 10:25 a. m. July 14, 1911.

Dated - July 22, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





179  
✓

1440.

Date: 1200 @ .15 = 1.80  
335 " 25 = .83  
2.63

## APPLICATION

Of Albert Carlson Stone Ave. San Jose. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and insurance against loss or damage by  
fire, for the sum of Fifteen Hundred and Thirty five DOLLARS, for the term  
of three years, from the 14th day of July 1911. If approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2 1/2</u> stories <u>24</u> x <u>38</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>300</u>	<u>200</u>	
On <u>Piano</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank	<u>150</u>	<u>100</u>	
On Barn No. 1 <u>16 x 24 ft - with additions</u>	<u>250</u>	<u>175</u>	
On Barn No. 2			
On <u>2</u> Tons of Hay - <u>and feed</u>	<u>35</u>	<u>25</u>	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>One</u> Horse Spring Wagon	<u>40</u>	<u>25</u>	
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>	<u>15</u>	<u>10</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ <u>on Pump House, \$</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
Total amount	<u>2290</u>	<u>1535</u>	

House and Barn No. 1 being situate on Stone Avenue, near San Jose  
Santa Clara Co. Cal.  
House and Barn No 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? 2500 By whom held? John E. Hedman John Miller
3. How much land do you own on which the property to be insured is situated, and what is its value?  
three acres, worth \$ 3500.00 with improvements. Cons payable 8 Sept. 1912
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes - Concrete
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1535 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14th day of July 1911.

Policy Fee, \$ 2.50  
Mill " \$ 7.90  
Total, \$ 10.40

Albert Carlson APPLICANT.

Paid by assured - July 14, 1911.



No. 1441

# APPLICATION

OF

Mr. Francis J. Chapter.  
Alameda Street Bld.

San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 3300.00

Expires 18 day of July 1914

Policy Fee - - \$ 2.50

Mill Fee \$ 16.20

Total amount paid - - \$ 18.70

Renewal of \$ 18.70  
No Agent.

Approved July 22<sup>nd</sup> 1914

President.

Ellie O. Taylor.  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{3}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

### EXPOSURES

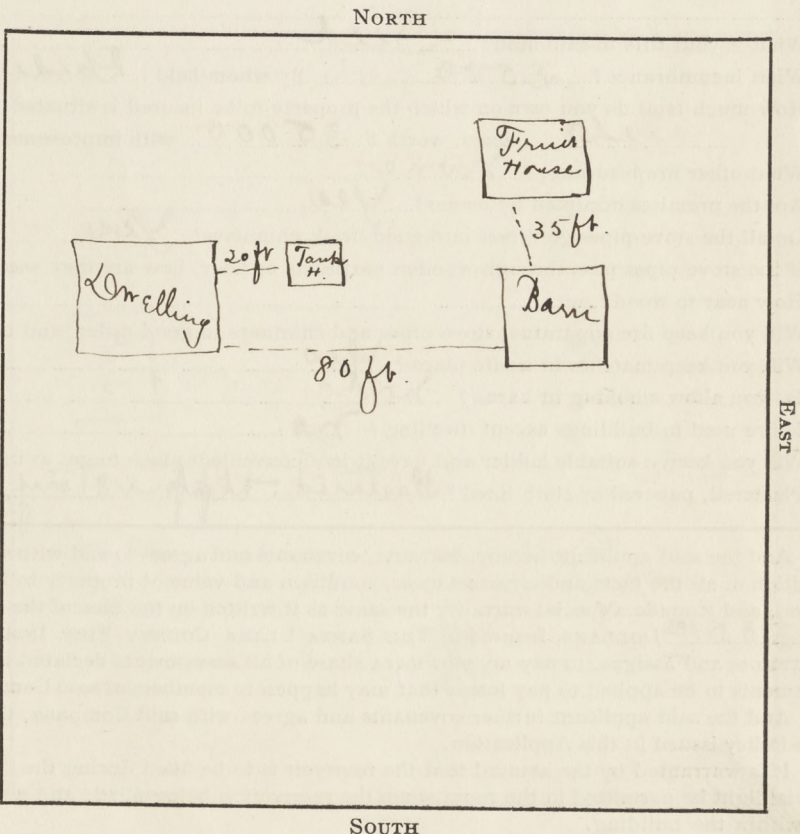
Contents to rate same as buildings in which they are kept.

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 11:35 a.m. - July 17, 1914.

Mailed - July 22, 1914



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



172/✓

1441.

Rate: 2400 @ .15 = 3.60  
900 " 20 = 1.80  
5.40

# APPLICATION

Of Mrs. Frances P. Shafter, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Thirty-three Hundred DOLLARS, for the term  
of Three years, from the 18th day of July 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>36</u> x <u>40</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1500</u>	
On wing ..... stories ..... x ..... feet, built <u>1</u> , now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built <u>1</u> , now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built <u>1</u> , now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>750</u>	<u>500</u>	
On ..... <u>Expired July 18, 1914</u>	<u>300</u>	<u>200</u>	
On Piano ..... <u>Renewed - #2307</u>			
On ..... <u>Renewed - #2307</u>			
On ..... <u>Renewed - #2307</u>			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>house</u>	<u>300</u>	<u>200</u>	
On Barn No. 1 <u>118 x 50 ft - Shed, 18 x 50 ft - Shingle roof</u>	<u>900</u>	<u>600</u>	
On Barn No. 2			
On ..... Tons of Hay			
On ..... Horses			
On <u>2</u> Horse Wagons <u>and 1 Truck</u>	<u>300</u>	<u>200</u>	
On ..... Horse Spring Wagon			
On <u>One</u> Horse Buggy	<u>75</u>	<u>50</u>	
On ..... Horse Phaeton			
On <u>Survey</u>	<u>75</u>	<u>50</u>	
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>5100</u>	<u>3300</u>	

House and Barn No. 1 being situate on Stevens Creek Road, three miles  
West of San Jose, Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? 2500 By whom held? Golden City Bank and Trust Co.
3. How much land do you own on which the property to be insured is situated, and what is its value?  
40 acres, worth \$ 35000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? ---
8. How near to wood? ---
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered - upper story, papered walls and cloth ceiling

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of .....  
3300 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of July 1911.

Policy Fee, \$ 2.50  
Mill " \$ 16.20  
Total, \$ 18.70

Mrs. F. P. Shafter APPLICANT.  
by F. R. Shafter

Paid by assured - July 17, 1911.



No. 1442

# APPLICATION

OF

Otto Herring.  
Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured - \$ 1500.00  
Expires 18 day of July 1916.  
Policy Fee - \$ 2.50  
Mill Fee - \$ 8.00  
Total amount paid - \$ 10.50

E. J. Tench,  
Agent.

Approved July 22, 1916  
E. J. Tench,  
President.  
Ella A. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

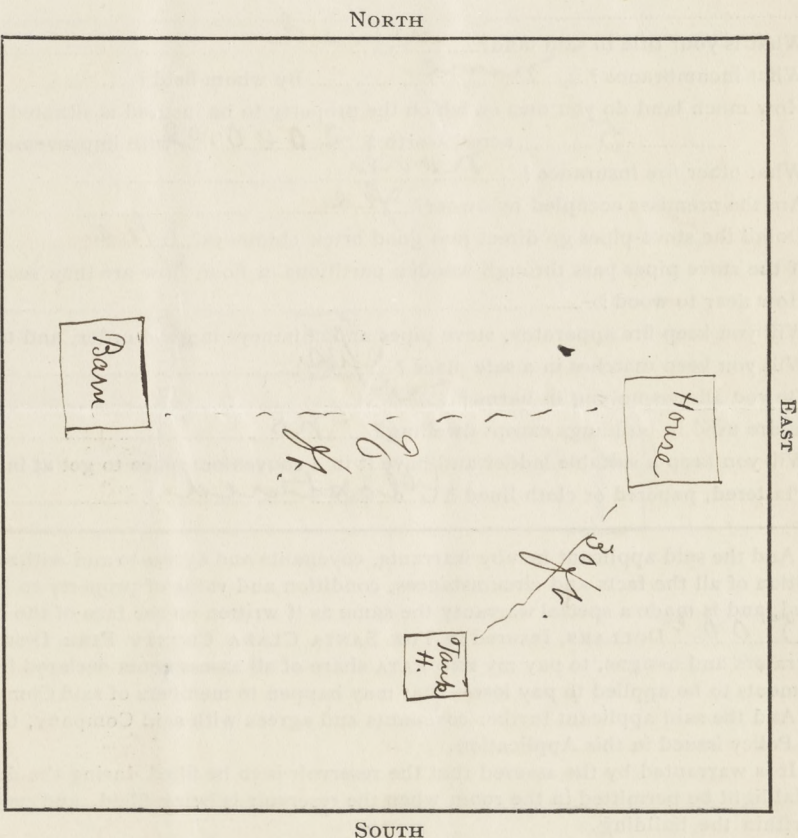
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decid - 11:30 a.m. July 18, 1911.

Mailed - July 22, 1911



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



172

1442

Date: 1400 @ 10 = 1.40  
100 .20 = .20  
1.60

# APPLICATION

Of Otto Hoernig, Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Fifty one hundred DOLLARS, for the term  
of five years, from the 18th day of July 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1 <u>2</u> stories <u>26</u> x <u>30</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>single</u> roof }	<u>1500</u>	<u>1000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>500</u>	<u>200</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank <u>house</u>	<u>300</u>	<u>200</u>	
On Barn No. 1 .....	<u>150</u>	<u>100</u>	
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>2450</u>	<u>1500</u>	

House and Barn No. 1 being situate on Mary ave. Mountain View, Cal

House and Barn No 2 being situate .....

1. What is your title to said land? 20 seed.
2. What incumbrance? none By whom held ? .....
3. How much land do you own on which the property to be insured is situated, and what is its value ?  
5 acres, worth \$ 2000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured ? -
8. How near to wood ? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers ? Yes
10. Will you keep matches in a safe place ? Yes
11. Do you allow smoking in barns ? no
12. Is fire used in buildings except dwelling ? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire ? Yes
14. Plastered, papered or cloth lined ? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of July 1911.

Policy Fee, \$ 2.50  
Mill " 8.00  
Total, \$ 10.50

Otto Hoernig APPLICANT.

Paid by check - July 18, 1911.

12000 guaranteed.  
2000 new



No. 1443.

# APPLICATION

OF

W. A. Moore.  
Lincoln Ave.  
San Jose. Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 2245.

Expires 19 day of July 1914.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 7.95

Total amount paid - - \$ 10.45

Renewal of # 1484.  
no Agent.

Approved July 10. 1911  
E. J. Pettit  
President.

Ella A. Taylor.  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

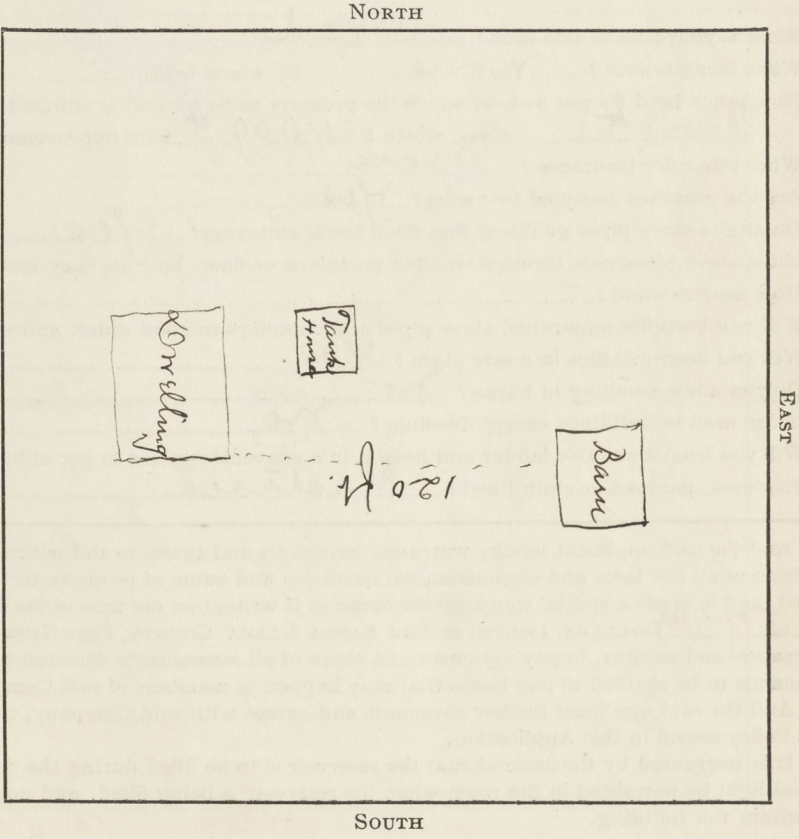
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 11:45 a.m. - July 7, 1911.  
Mailed - July 19, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



169  
✓

1443.

Date: 1900 @ .10 = 1.90  
375 @ .20 = .75

2.65

# APPLICATION

Of D. A. Snow Lincoln Ave. Santa Clara Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-two Hundred and Seventy-five DOLLARS, for the term  
of three years, from the 19 day of July 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>2</u> stories <u>34</u> x <u>26</u> feet, built <u>1901</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>2250</u>	<u>1500</u>	
On wing ..... stories ..... feet, built ..... , now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions <u>and Organ</u>	<u>400</u>	<u>200</u>	
On .....			
On Piano <u>Expired - July 19, 1914.</u>			
On ..... <u>Renewed - #2308.</u>			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and 2-story Tank-house enclosed.</u>	<u>300</u>	<u>200</u>	
On Barn No. 1 <u>26 x 30 ft - 16 ft posts. Built 1892 - Shing. roof.</u>	<u>300</u>	<u>200</u>	
On Barn No. 2			
On ..... Tons of Hay			
On .....			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On <u>One</u> Horse Buggy	<u>125</u>	<u>50</u>	
On <u>One</u> Horse Phaeton <u>Carriage</u>	<u>100</u>	<u>50</u>	
On " " <u>Orchard Truck</u>	<u>100</u>	<u>50</u>	
On .....	<u>40</u>	<u>25</u>	
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ ..... , on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount	<u>3615</u>	<u>2275</u>	

House and Barn No. 1 being situate on Lincoln Ave between Pine and  
Malone Ave. Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Three (5) acres, worth \$ 4000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2275.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this sixth day of July 1911.

Policy Fee, \$ 2.50  
Mill " \$ 7.95  
Total, \$ 10.45

D. A. Snow APPLICANT.

Paid by assured - July 12, 1911.



No. 1444

# APPLICATION

OF

Clara B. Moore.

Superintendent  
Santa Clara County, Cal.

Amount Insured, = \$ 3785.00

Expires 20 day of July 1906.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 22.85

Total amount paid, - - - \$ 25.35

C. J. Pettit,

Agent.

Approved July 22, 1906.

C. J. Pettit,

President.

Elva A. Taylor,

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

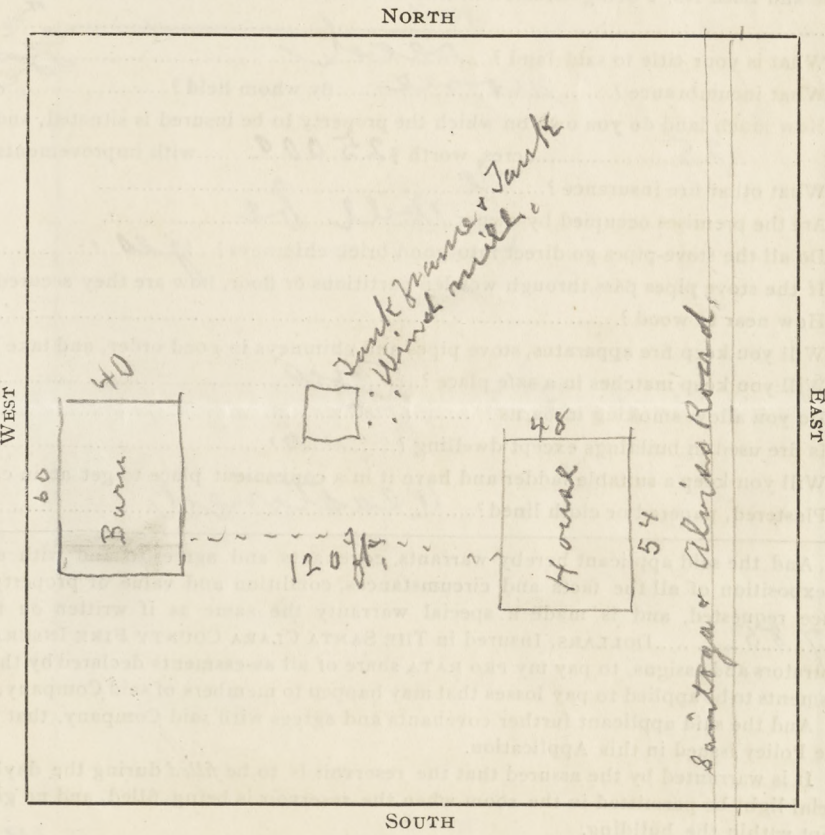
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Rec'd in Office - 9 A.M. July 21, 1911.

Mailed July 26, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





179

1444

Date: 3000 @ .104 = 3.00  
785 " .20 = 1.57  
4.57

# APPLICATION

Of Clara B. Shore, Cupertino, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of three thousand seven hundred eighty five DOLLARS, for the term  
of five years, from the 20th day of July, 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	Cash Value	$\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>48</u> x <u>52</u> feet, built <u>1911</u> , now in <u>repair</u> , <u>shingle</u> roof }	<u>3400</u>	<u>2250</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>900</u>	<u>600</u>	
On .....			
On Piano.....	<u>300</u>	<u>150</u>	
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>one</u>			
On Windmill and Tank			
On Barn No. 1..... <u>60</u> x <u>40</u> , <u>shingle</u> roof, <u>new</u>	<u>675</u>	<u>450</u>	
On Barn No. 2.....			
On <u>20</u> Tons of Hay..... <u>more or less to pay pro rata loss</u>	<u>240</u>	<u>160</u>	
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On <u>1</u> <u>Horse Buggy</u> .....	<u>120</u>	<u>75</u>	
On <u>1</u> <u>Horse Phaeton</u> .....	<u>75</u>	<u>50</u>	
On .....			
On Harness and Robes..... <u>etc</u>	<u>75</u>	<u>50</u>	
All while contained in Barn No. ....			
On Pumping Plant, \$....., Pump House, \$.....			
On <u>House in course of construction, and</u>			
On <u>in case of loss such a proportion</u>			
On <u>of loss as the Board of appraisers</u>			
On <u>deems to valuation of whole</u>			
Total amount.....	<u>5785</u>	<u>3785</u>	

House and Barn No. 1 being situate west side of Sanitoga & Alviso Road  
about 2 1/2 miles west of Santa Clara  
House and Barn No. 2 being situate.....

- What is your title to said land? deed
- What incumbrance?..... none By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?  
2.5..... acres, worth \$25000..... with improvements.
- What other fire insurance?..... no
- Are the premises occupied by owner? will be
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 3785..... DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19th day of July, 1911.

Policy Fee, \$ 2.50  
Mill " 2.50  
Total, 2535  
Clara B. Shore APPLICANT.

Paid by checks July 26. 1911.



No. 1445.

# APPLICATION

OF

M. Hemphill,  
Sanford, Cal., Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 2255.00  
Expires 21 day of July 1911  
Policy Fee - - - \$ 2.58  
Mill Fee - - - \$ 8.10  
Total amount paid - - \$ 10.68.

Renewal of #489.  
Agent.

Approved July 22, 1911  
E. C. Smith, President.  
Ella Taylor, Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

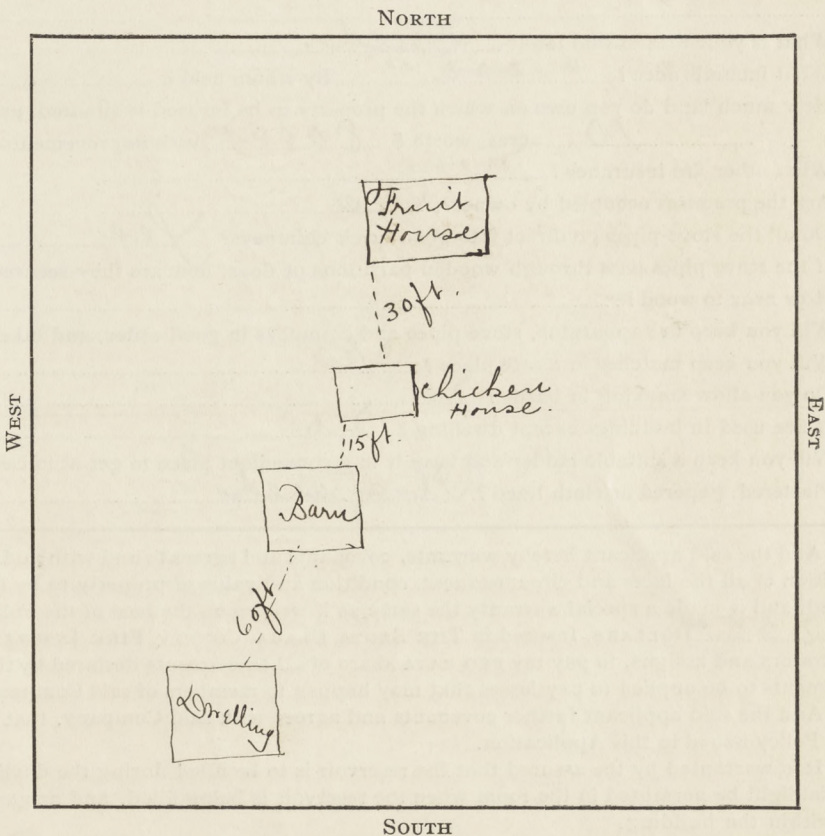
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office at 4:10 P.M. - July 12, 1911.

Mailed - July 23, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





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1445

Rate: 1800 @ .10 = 1.80  
455 " .20 = .91  
2.71

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SAN JOSE, CAL.,

*Feb 1*

1911

Having purchased of *M. Hemphill* the property described in  
Policy No. *1445* in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said *M. Hemphill*  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *Antonio Faustino Pereira*

Ware and Provisions.

On

On Piano

On

On

On

On

On

On

On

On

On

On

On

On

On

On

On

On

On

Total amount

*3415 2255*

House and Barn No. 1 being situate *on Fruit Sales Street near Campbell*  
*Santa Clara Co., Cal.*

House and Barn No 2 being situate

1. What is your title to said land? *Deed.*
2. What incumbrance? *\$1000.00* By whom held? *Similar*
3. How much land do you own on which the property to be insured is situated, and what is its value?  
*10* acres, worth \$ *8000.00* with improvements.
4. What other fire insurance? *none.*
5. Are the premises occupied by owner? *Yes.*
6. Do all the stove-pipes go direct into good brick chimneys? *Yes.*
7. If the stove pipes pass through wooden partitions or floor, how are they secured? *—*
8. How near to wood? *—*
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *Yes.*
10. Will you keep matches in a safe place? *Yes.*
11. Do you allow smoking in barns? *no.*
12. Is fire used in buildings except dwelling? *no.*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *Yes.*
14. Plastered, papered or cloth lined? *Plastered*

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of *2255.00*  
*2255.00* DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this *12th* day of *July* 1911.

Policy Fee, \$ *2.50*  
Mill *3/8* \$ *8.75*  
Total, \$ *10.60*

*M. Hemphill* APPLICANT.

*Paid by assured July 12. 1911.*

*Transferred without cancellation  
of any fees and property, at request of parties.  
new policies to be kept in same book as original*



No. 1446.

# APPLICATION

OF

*Emmanuel*

*Roxa-Route 5.*

*San Jose.*

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 2130.00

Expires 23 day of July 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 11.80

Total amount paid - - \$ 1430

Renewal of # 446.  
no Agent.

Approved July 22<sup>nd</sup> 1911,

*E. D. Smith*

President.

*Elle A. Taylor*

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.
- Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

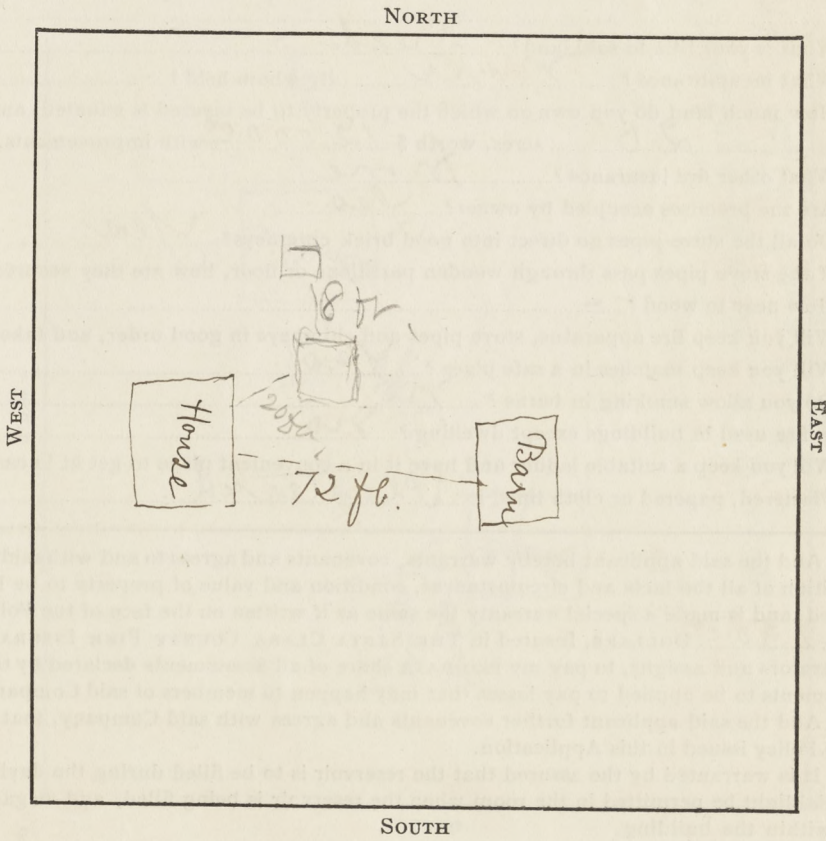
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Written - 2:00 P. M. July 22. 1911.*  
*Mailed - July 22. 1911.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





172  
✓✓

1445.

Date: 1800 @ .10 = 1.80  
455 " .20 = .91  
2.70

# APPLICATION

Of M. Hemphill, Campbell. Postoffice, Santa Clara County, Calif.,  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage  
fire, for the sum of Twenty Two Hundred and Fifty DOLLARS, for the term  
of three years, from the 21st day of July 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	R
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>44</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>2400</u>	<u>1600</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>300</u>	<u>200</u>	
On ..... <u>Notified -</u>			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank.....			
On Barn No. 1 <u>30 x 34 ft. Shingle roof.</u>	<u>400</u>	<u>250</u>	
On Barn No. 2 .....			
On <u>10</u> Tons of Hay.....	<u>120</u>	<u>80</u>	
On <u>Two</u> Horses ( <u>one \$65 - one \$15</u> )	<u>125</u>	<u>80</u>	
On Horse Wagon.....			
On Horse Spring Wagon.....			
On Horse Buggy.....			
On Horse Phaeton.....			
On <u>1 Truck</u>	<u>70</u>	<u>45</u>	
On Harness and Robes.....			
All while contained in Barn No. <u>1</u> .			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>3415</u>	<u>2255</u>	

House and Barn No. 1 being situate on Fruit Dale Street. near Campbell.  
Santa Clara Co., Cal.  
House and Barn No 2 being situate.....

- What is your title to said land? Deed.
- What incumbrance? \$1000.00 By whom held? Sumner Lane
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 8000.00 with improvements.
- What other fire insurance? None.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2255.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12th day of July 1911.

Policy Fee, \$ 2.50  
Mill 3 yrs \$ 8.10  
Total, \$ 10.60

Paid by assured  
July 12. 1911.

M. Hemphill APPLICANT.

Transferred without cancellation  
any fees on the property, at request of parties.  
new policy to be kept in the same place as the old one.



No. 1446.

# APPLICATION

OF

*Emmanuel*

*Box A. Route 5.*

*San Jose.* Post Office,

Santa Clara County, Cal.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue.....Rate 17c on \$100.  
Exposure and stove-pipe.....Rate 25c on \$100.  
Exposure and cloth lining.....Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

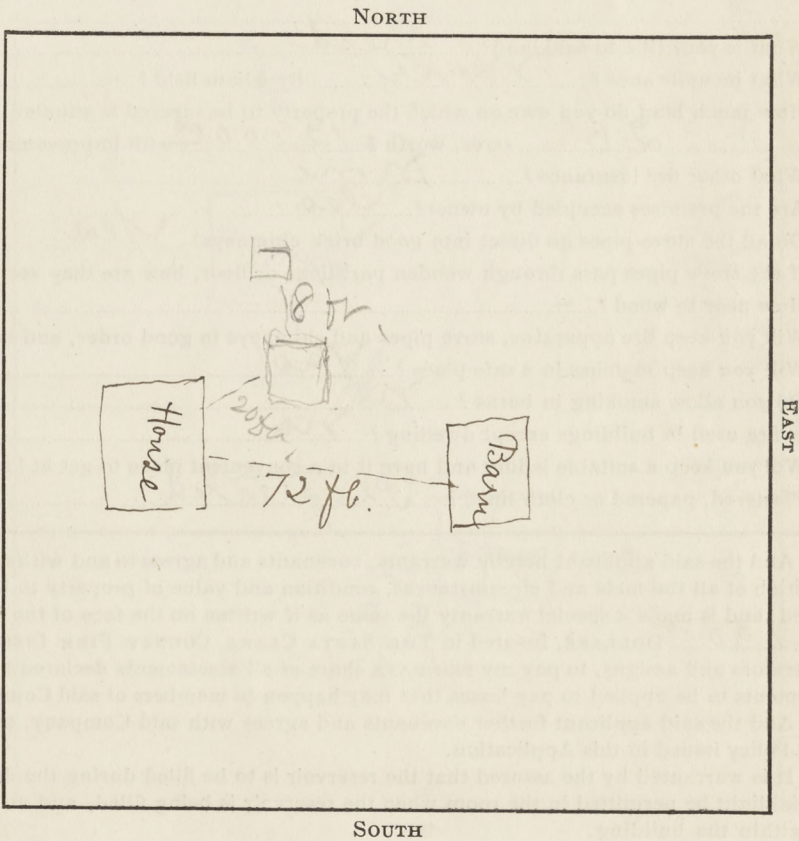
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Written - L. J. D. M. July 22, 1911.*  
*Mailed - July 22, 1911.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





143

1446.

Rate: 19.00 @ .10 = 1.90  
230 ... 20 .46  
2.36

# APPLICATION

Of H. Emmanuel, McLaughlin Ave. San Jose. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty-one hundred and thirty DOLLARS, for the term  
of Five years, from the 23rd day of July 1916, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>48</u> x <u>34</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1950</u>	<u>1300</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>450</u>	<u>300</u>	
On Piano	<u>450</u>	<u>300</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1 <u>23</u> long - about <u>40</u> x <u>24</u> - <u>2</u> sheds - <u>Shing</u> roof	<u>350</u>	<u>230</u>	
On Barn No. 2			
On ..... Tons of Hay			
On			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On			
On			
On			
Total amount	<u>3200</u>	<u>2130</u>	

House and Barn No. 1 being situate McLaughlin Ave., near East San Jose  
Santa Clara Co., Cal.  
House and Barn No 2 being situate

- What is your title to said land? Deed
- What incumbrance? None By whom held? -
- How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$ 12,000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2130 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of June 1916.

Policy Fee, \$ 2.50  
Mill " \$ 11.80  
Total, \$ 14.30

Paid - July 22, 1911.

H. Emmanuel APPLICANT.  
per H. Emmanuel



No. 1447

# APPLICATION

OF

Adolph Duckerschl

Insurance Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1185.00

Expires 25 day of July 1913.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 5.70

Total amount paid - - \$ 8.20

Renewal of #490.  
no Agent.

Approved July 22, 1911.

G. J. Pettit

President.

ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

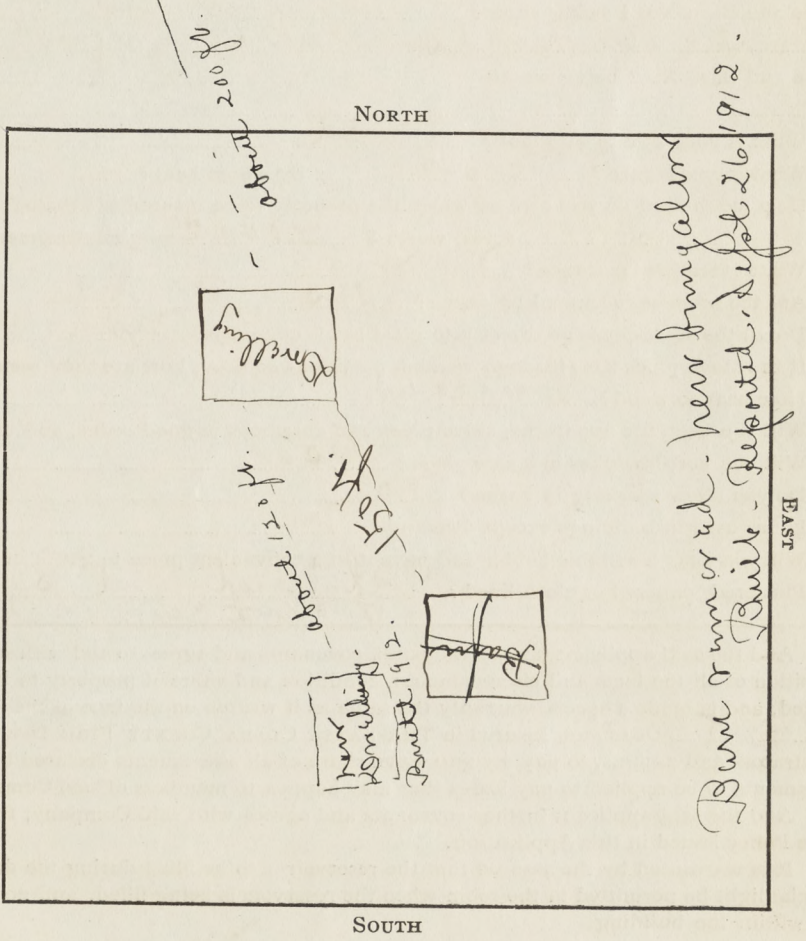
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office at 2:50 P.M. July 22, 1911.

Mailed July 26, 1911

Barn



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



172  
✓

1447

Date: 950 @ .25 = 2.375  
235 ... 20 = .470  
2.845

# APPLICATION

Of Adolph Duckgeischel - Sunnyvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eleven Hundred and Eighty-five DOLLARS, for the term  
 of two years, from the 25th day of July 1911 if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>45</u> x <u>60</u> feet, built <u>1</u> ....., now in <u>good</u> repair, <u>Shing.</u> roof }	<u>1200</u>	<u>800</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>225</u>	<u>150</u>	
On ..... <u>Notified July 12.</u>			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One.</u>			
On Windmill and Tank			
On Barn No. 1 <u>50 x 48 ft. - Shed attached - Shingle roof</u>	<u>225</u>	<u>150</u>	
On Barn No. 2			
On <u>10</u> Tons of Hay	<u>100</u>	<u>50</u>	
On			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On <u>One</u> Horse Buggy	<u>100</u>	<u>25</u>	
On ..... Horse Phaeton			
On			
On Harness and Robes	<u>20</u>	<u>10</u>	
All while contained in Barn No. <u>One.</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On			
On			
On			
Total amount.....	<u>2060</u>	<u>1185</u>	

Moved into new dwelling. Cancelled Sept 1912

Expired - July 25, 1913.  
Cancelled - Not renewed

House and Barn No. 1 being situate on the corner of Saratoga and Dahl  
Francisco Roads, near Sunnyvale, Santa Clara Co., Cal  
 House and Barn No 2 being situate

- What is your title to said land? Deed.
- What incumbrance? none By whom held? —
- How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2 acres, worth \$ 7000.00 with improvements.
- What other fire insurance? none.
- Are the premises occupied by owner? Yes no tenants
- Do all the stove-pipes go direct into good brick chimneys? no - Stovepipe thro roof.
- If the stove pipes pass through wooden partitions or floor, how are they secured? Double metal collar.
- How near to wood? 6 inches.
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? no.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lined and papered - Ceiled - One room with cloth ceiling stretched from cross joist.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1185.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22nd day of July 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 3.70  
 Total, \$ 6.20.

Adolph Duckgeischel APPLICANT.

Paid by assured - July 22, 1911.



No. 1448

# APPLICATION

OF

Ed. Davis.

Box 3-Box 207.  
Autumn Ave.

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 1680.00

Expires 30 day of July 1914

Policy Fee - - \$ 2.50

Mill Fee - - \$ 8.70

Total amount paid - - \$ 11.20

Approved.  
Geo. J. Pettit.

Geo. J. Pettit.  
Agent.

Approved Geo. J. McLaughlin  
Agent.

Ella O Taylor  
President.  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

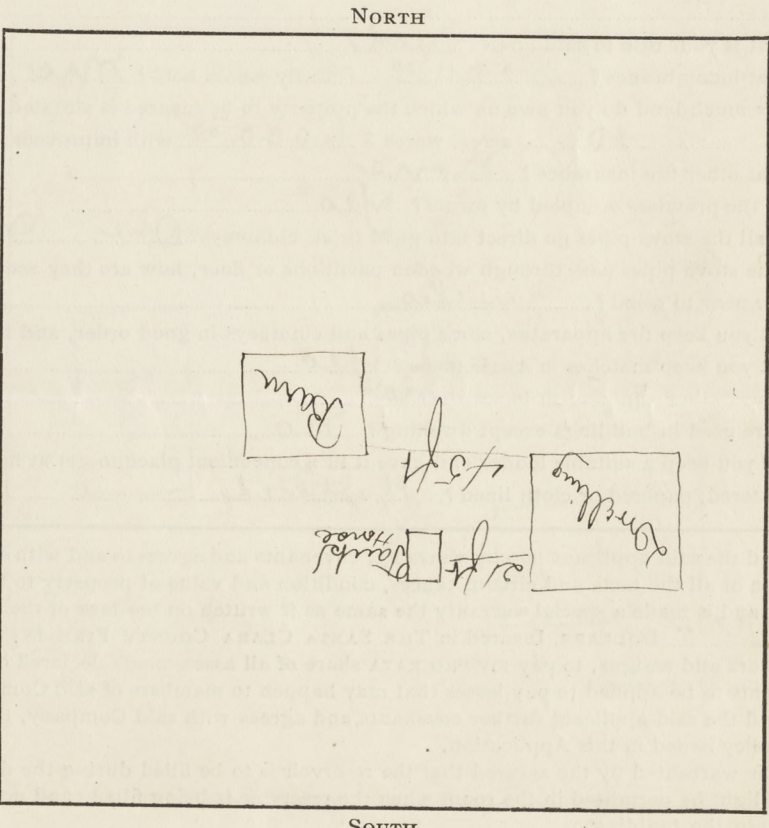
1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.  
Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Mailed July 29, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



173  
✓

1448.

1300 @ .15 = 1.95  
380 ... 25 = .95

2.90

# APPLICATION

Of B. D. Morris, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Sixteen Hundred and Eighty DOLLARS, for the term  
of three years, from the 30 day of July 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>28</u> x <u>50</u> feet, built <u>1897</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1200</u>	<u>800</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>600</u>	<u>400</u>	
On <u>Piano</u>			
On <u>expired - July 30, 1914.</u>			
On <u>Renewed - #2313</u>			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank <u>house</u> and <u>Gasoline Pumping Engine</u>	<u>200</u>	<u>100</u>	
On Barn No. 1 <u>28 x 50 ft. good repair</u>	<u>300</u>	<u>200</u>	
On Barn No. 2			
On <u>10</u> Tons of Hay	<u>120</u>	<u>80</u>	
On <u>Horses</u>			
On <u>One</u> Horse Wagon <u>Truck</u>	<u>60</u>	<u>40</u>	
On <u>Horse Spring Wagon</u>			
On <u>One</u> Horse Buggy	<u>90</u>	<u>60</u>	
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ <u>1000</u> , on Pump House, \$ <u>1000</u>			
On <u>1000</u>			
On <u>1000</u>			
On <u>1000</u>			
Total amount	<u>2570</u>	<u>1680</u>	

House and Barn No 1 being situate on Burton Ave near San Jose, Santa Clara Co., Cal.  
House and Barn No 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? 2000.00 By whom held? Mrs. H. Jenkins
3. How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 6000.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? One One Terra-cotta in iron casing, cement
7. If the stove pipes pass through wooden partitions or floor, how are they secured? behind pipe and casing
8. How near to wood? 3 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1680 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of July 1911.

Policy Fee, \$ 2.50  
Mill " \$ 8.70  
Total, \$ 11.20

B. D. Morris APPLICANT.

Paid by assured July 29, 1911.

12/10 renewed  
4/70 new



No. 1449.

# APPLICATION

OF

Mrs. Mary J. Stratton  
Lebanon Ave.  
San Jose, Cal.  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1825.10

Expires 1st day of August 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 11.00

Total amount paid - - \$ 13.50

Renewal of \$494.  
no Agent.

Approved Aug. 5 1911

E. J. Dutton  
President.

Ella O. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

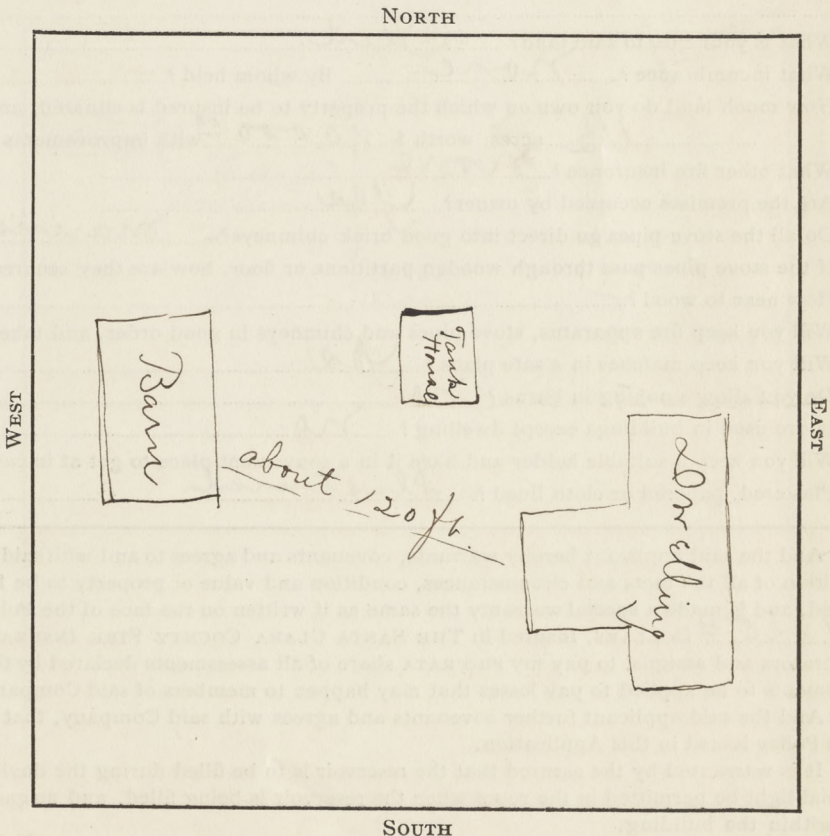
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office. 3:30 P.M. July 29, 1911.

Mailed - Aug. 5, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





186

1449.

Rate: 1450 @ 10% = 1.45  
375 .. 20 = .75  
2.20

## APPLICATION

Of Mrs. Mary J. Worthen Cherry Ave. San Jose, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eighteen Hundred and Twenty-five DOLLARS, for the term  
 of five years, from the first day of August 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories <u>12</u> x <u>30</u> feet, built <u>1880</u> , now in <u>good</u> repair, <u>shing</u> roof	<u>1575</u>	<u>1050</u>	
On wing 1 stories <u>12</u> x <u>15</u> feet, built <u>1880</u> , now in " repair, " roof			
On addition 1 " <u>20</u> x <u>10</u> " " <u>1882</u> " " " "			
On house No. 2 stories " x " feet, built 1 " , now in " repair, " roof	<u>450</u>	<u>300</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>and Tank house</u>	<u>150</u>	<u>100</u>	
On Barn No. 1 <u>18 x 30 ft</u> - <u>built 1880 - 2 story - matched floors -</u>	<u>450</u>	<u>250</u>	
On Barn No. 2 .....			
On <u>5</u> Tons of Hay .....	<u>60</u>	<u>40</u>	
On .....			
On Horses .....			
On <u>2</u> Horse Wagon <u>Trucks</u>	<u>105</u>	<u>70</u>	
On Horse Spring Wagon .....			
On <u>One</u> Horse Buggy .....	<u>25</u>	<u>15</u>	
On Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>2815</u>	<u>1825</u>	

House and Barn No. 1 being situated on Cherry Ave. about 3 miles South  
West from San Jose, Santa Clara Co., Cal.  
 House and Barn No 2 being situated .....

- What is your title to said land? Deed
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
1 1/2 acres, worth \$ 10,000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Morris Patent flues
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of. 1825 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of July 1911.

Policy Fee, \$ 2.50  
 Mill " \$11.00  
 Total, \$13.50

Mary J. Worthen APPLICANT.

Paid by assured - July 29, 1911.

Dwelling wired for electricity - Feb. 1913.



No. 1450.

# APPLICATION

OF

J. E. Bramm and  
Associates, St. Paul, Minn.

Office address: 1110 Broadway,  
San Francisco, Cal.

Santa Clara County, Cal.

Amount Insured - - \$ 700

Expires 2d day of August 1911

Policy Fee - - \$ 2.50

Mill Fee - - \$ 4.20

Total amount paid - - \$ 6.70

Renewed 17 495.  
No Agent.

Approved July 22<sup>nd</sup> 1911,  
J. E. Bramm, President.

Ellie O. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue.....Rate 17c on \$100.  
Exposure and stove-pipe.....Rate 25c on \$100.  
Exposure and cloth lining.....Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

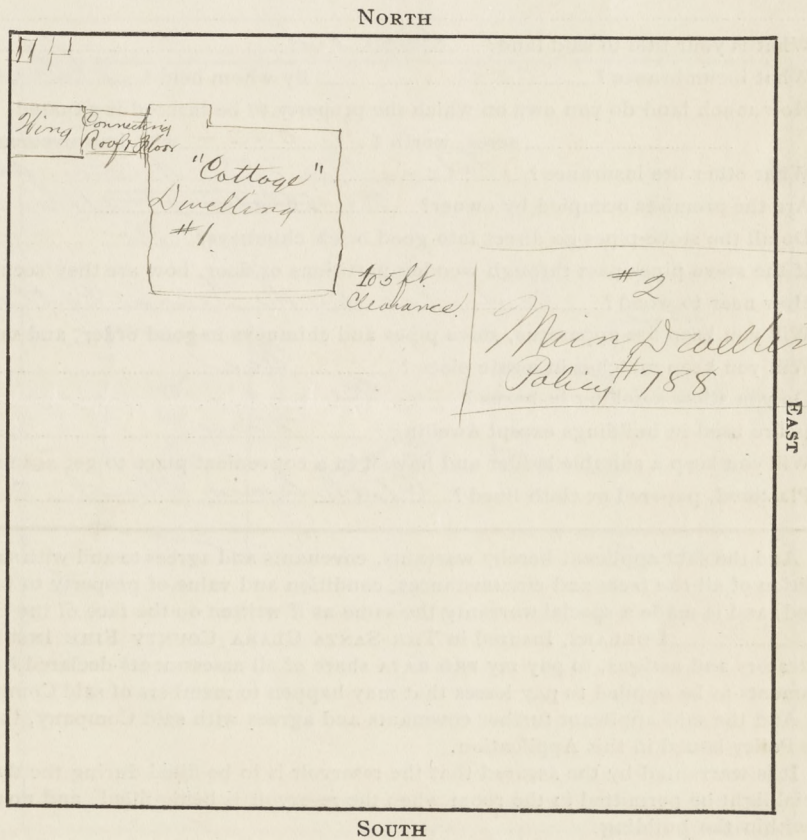
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - 9 a.m. July 22, 1911.

Mailed - Aug. 2, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





190

1450.

Date: 700 @ .12 = .84

# APPLICATION

Of B Grant Taylor & Loretta H Taylor Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
fire, for the sum of Seven Hundred DOLLARS, for the term  
of five years, from the second day of August 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, 1 stories <u>20 x 24</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>slate</u> roof	<u>1050</u>	<u>700</u>	
On wing <u>1</u> stories <u>12 x 16</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>slate</u> roof			
On <u>connected by Roofs &amp; floored passage 8 x 9 (above) "Roofing"</u>			
On house No. 2 <u>x</u> stories <u>x</u> feet, built <u>1</u> , now in <u>good</u> repair, <u>slate</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount		<u>700</u>	

House and Barn No. 1 being situate on West side of Mountain View Road, about  
1/4 of a mile from Saratoga, Santa Clara Co. Cal.  
House and Barn No 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? 1000 By whom held? Charter assigned to Mrs Bartley
3. How much land do you own on which the property to be insured is situated, and what is its value? 2 1/2  
acres, worth \$ 10,000 with improvements.
4. What other fire insurance? Policy No. 788 - this company
5. Are the premises occupied by owner? By relatives & tenant so far as this policy is concerned
6. Do all the stove-pipes go direct into good brick chimneys? No - one brick - one Terra Cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? None
8. How near to wood? Protected by the Terra Cotta
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? None
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth lined, closely tacked and papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 700  
DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21st day of July 1911.

Policy Fee, \$ 2.50  
Mill " \$ 4.28  
Total, \$ 6.78

Paid by Check July 21, 1911

B Grant Taylor & Loretta H Taylor APPLICANT.  
B Grant Taylor



No. 1451

# APPLICATION

OF

*7. Merlion*

*Morgan Hill* Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ *1636.<sup>00</sup>*

Expires *3rd* day of *August* 19*16*.

Policy Fee, - - - - \$ *2.50*

Mill Fee, - - - - \$ *9.60*

Total amount paid, - - \$ *12.10*

*Joseph Quakes*  
Agent.

Approved *Aug. 5<sup>th</sup>* 19*16*

*E. J. O'Brien*  
President.

*Ellie O'Brien*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

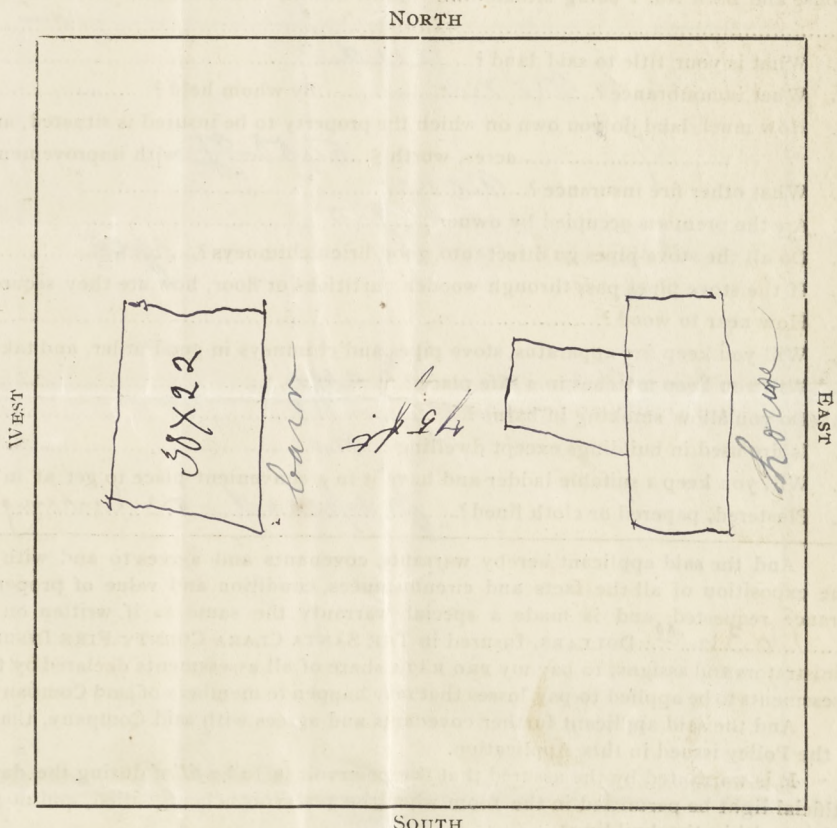
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

*Decid at 3:30 P.M. - Aug 8, 1911.*

*mailed - Aug 8, 1911*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





190

1451.

Date: 1350 @ 10% = 1350  
286 " 20% = 572  
192

# APPLICATION

Of F. Neilson Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum One thousand and thirty-six DOLLARS, for the term  
of five years, from the 3rd day of August 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value.	Rate
On dwelling No. 1, 1 stories <u>21 x 26</u> feet, built <u>1900</u> , now in <u>good</u> repair <u>shingle</u> roof	<u>1111.00</u>	<u>660</u>	
On / wing 1 stories <u>18 x 22</u> feet, built <u>1900</u> , now in <u>good</u> repair <u>shingle</u> roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>700.00</u>	<u>460</u>	
On Piano	<u>350.00</u>	<u>230</u>	
On			
On			
On			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1 <u>38 x 22 ft.</u>	<u>200.00</u>	<u>130</u>	
On Barn No. 2			
On <u>10</u> Tons of Hay	<u>120</u>	<u>80</u>	
On			
On Horses			
On <u>2</u> Horse Wagon	<u>75.00</u>	<u>50</u>	
On Horse Spring Wagon			
On <u>1</u> Horse Buggy	<u>40</u>	<u>26</u>	
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. 1			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	<u>2399.00</u>	<u>1636</u>	

House and Barn No. 1 being situate Hill Road Morgan Hill  
House and Barn No. 2 being situate

1. What is your title to said land? deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 42.00.00  
14 acres, worth \$ 5400.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? papered on lining closely tacked to boards  
board ceiling

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1636.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 31st day of July 1911

Policy Fee, \$ 2.50  
Mill - 50 \$ 9.60  
Total, \$ 12.10

F. Neilson APPLICANT.

Paid by P.O. Order Aug. 8, 1911



No. 1452.

# APPLICATION

OF

J. M. Brighten  
Lampbell, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1400.00

Expires 5 day of August 1912,

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 1.40

Total amount paid - - \$ 3.90

L. H. Church, Agent.

Approved E. J. O'Brien, 1911

Aug. 12.

Ella A. Taylor, President.  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

### EXPOSURES

Contents to rate same as buildings in which they are kept.

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

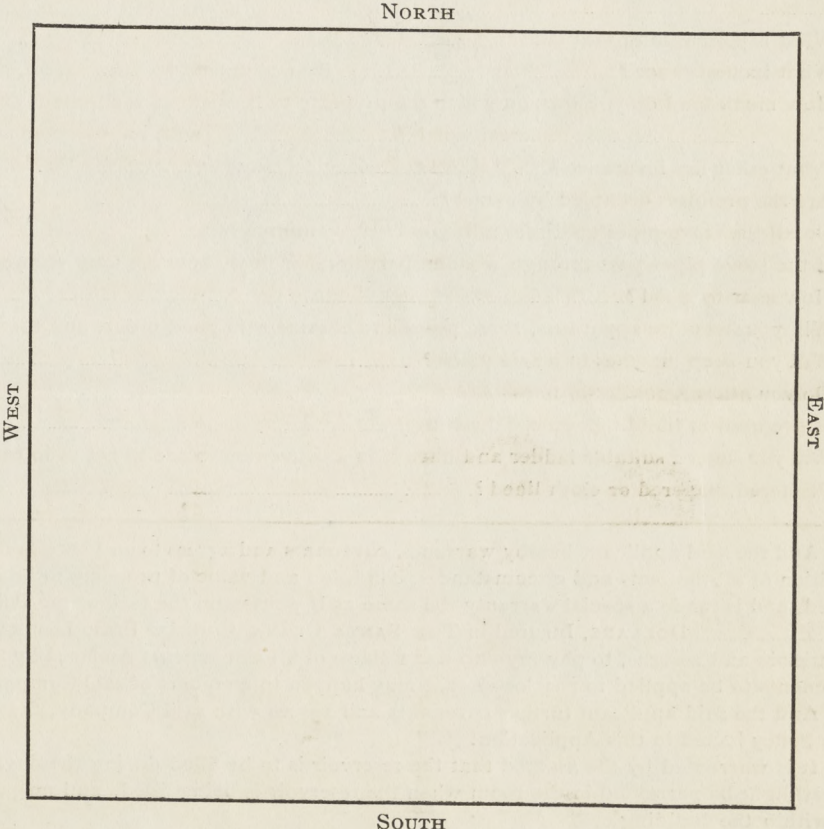
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd at 4 P.M. Aug 5. 1911.

Mailed - Aug. 12. 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





194

Not classified

1452.

1400 @ .10 = 1.40

# J. M. Dighton, APPLICATION

Of Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Fourteen hundred DOLLARS, for the term  
of One years from the Aug. 5<sup>th</sup> day of August 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories x feet, built 1, now in repair, roof }			
On wing stories x feet, built 1, now in repair, roof }			
On <u>Seven tons of dried apricots</u>	3000 <sup>00</sup>	1400 <sup>00</sup>	
On house No. 2 stories x feet, built 1, now in repair, roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>One, insured in this Co</u>			
On Windmill and Tank <u>under Policy # 1250.</u>			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	3000.00	1400.00	

Cancelled - Fruit Sold.  
June 8. 1912.

House and Barn No. 1 being situate on private road near Campbell, Cal.

House and Barn No 2 being situate

1. What is your title to said land? Deed.
2. What incumbrance? By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? acres, worth \$ with improvements.
4. What other fire insurance? Dwelling, etc. Policy 1250 this Co.
5. Are the premises occupied by owner?
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined?

Answered in Application # 1250 on file

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1400.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 5<sup>th</sup> day of Aug. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 1.40  
Total, \$ 3.90

J. M. Dighton. APPLICANT.

Paid by assured. Aug. 5. 1911.



No. 1453

# APPLICATION

OF

Coneline Easton

Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1000.00

Expires 11 day of August 1916

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 6.00

Total amount paid - - \$ 8.50

Renewal of 50% Agent.

Approved Aug. 12. 1911

President.

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.
- Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.
- Dairies and cheese factories; Rate 20c on \$100.
- Steam engines, Boilers, etc. Rate 40c on \$100.
- Fruit driers, 80c on \$100.
- School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

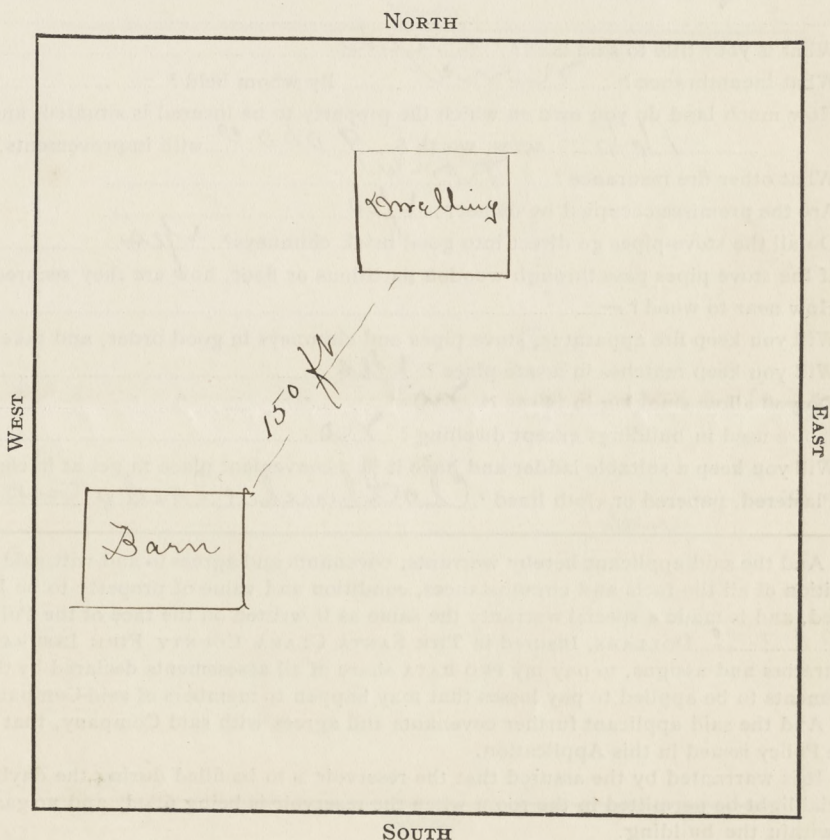
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office at request of assured. 11:10 a.m. - Aug. 9. 1911.

Mailed - Aug. 12. 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1911

1453.

Rate: 800 @ .10% = .80  
200 @ .20 = .40  
1.20

# APPLICATION

Of Emeline Easton, Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand DOLLARS, for the term  
of five years, from the 11th day of August 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, 1 stories 40 x 45 feet, built 1904, now in good repair, shing roof }	600	400	
On wing ..... stories ..... x ..... feet, built 1 ..... , now in ..... repair, ..... roof }			
On .....			
On house No. 2 ..... stories ..... x ..... feet, built 1 ..... , now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	450	300	
On .....			
On Piano .....	200	100	
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank.....			
On Barn No. 1 54 x 33 ft. 36 ft high to gable.....	150	100	
On Barn No. 2.....			
On 20 Tons of Hay.....	160	100	
On .....			
On ..... Horses.....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ ..... , on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	1560	1000	

House and Barn No. 1 being situate on the Uvas, about five miles West of  
Gilroy, Santa Clara Co., Cal.  
House and Barn No 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? None By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
166 acres, worth \$ 9000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lined closely tacked, and papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
1000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 8 day of August 1911.

Policy Fee, \$ 2.50  
Mill " \$ 6.00  
Total, \$ 8.50

Emeline Easton APPLICANT.

Paid by P.O. Order Aug. 9, 1911.



No. 1454

# APPLICATION

OF

Mary T. Houscan

Paratoga, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 2500.00

Expires 11th day of August 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 12.50

Total amount paid - - \$ 15.00

J. H. Houscan, Agent.

Approved Aug. 12, 1916

C. J. Houscan, President.

Ellen A. Taylor, Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ½ to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

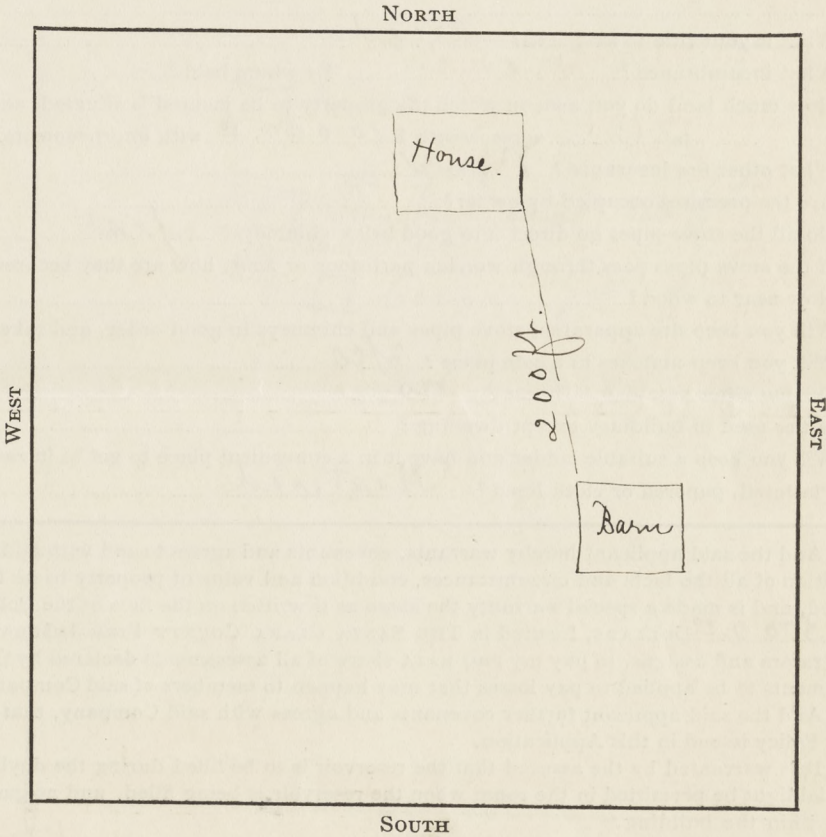
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1911

1454

Rate: 2500 @ .10% = 2.50

# APPLICATION

Of

SAN JOSE, CAL.,

Dec. 22, 1911

The

fire,

of

It is

proper

On d

On

On

On h

On h

Having purchased of Mary F. Hourcane, the property described in Policy No. 1454 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said Mary F. Hourcane I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Robert L. Hogg

Ware and Provisions

400

600

On

On Piano

300

200

On

On

On

On

On

On

On

On

On

On

On

On

On

On

On

On

On

On

On

On

Total amount

3750

2500

House and Barn No. 1 being situate

House and Barn No 2 being situate

on Saratoga Avenue about 3/4 of a mile East of Saratoga, Santa Clara Co., Cal.

1. What is your title to said land?

Deed

2. What incumbrance?

None

By whom held?

3. How much land do you own on which the property to be insured is situated, and what is its value?

26

acres, worth \$10,000.00 with improvements.

4. What other fire insurance?

None

5. Are the premises occupied by owner?

Tenant

6. Do all the stove-pipes go direct into good brick chimneys?

Yes

7. If the stove pipes pass through wooden partitions or floor, how are they secured?

8. How near to wood?

9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?

Yes

10. Will you keep matches in a safe place?

Yes

11. Do you allow smoking in barns?

no

12. Is fire used in buildings except dwelling?

13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?

Yes

14. Plastered, papered or cloth lined?

Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of

2500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this third day of August 1911.

Policy Fee, \$ 2.50

Mill-5yr \$ 12.50

Total, \$ 15.00

Mary F. Hourcane APPLICANT.  
R. L. Hogg Owner of Furniture

Paid by check Aug. 17, 1911.



No. 1455.

# APPLICATION

OF

Hot, Fick

R.R. #17.

Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 500.00

Expires 13 day of August 1916,

Policy Fee - - - \$2.50

Mill Fee - - - \$2.85

Total amount paid - - \$ 5.35

J. E. Bornmeier  
Agent.

Approved Aug. 12, 1911

E. A. Pettit  
President.

Ella O. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ½ to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

### EXPOSURES

Contents to rate same as buildings in which they are kept.

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

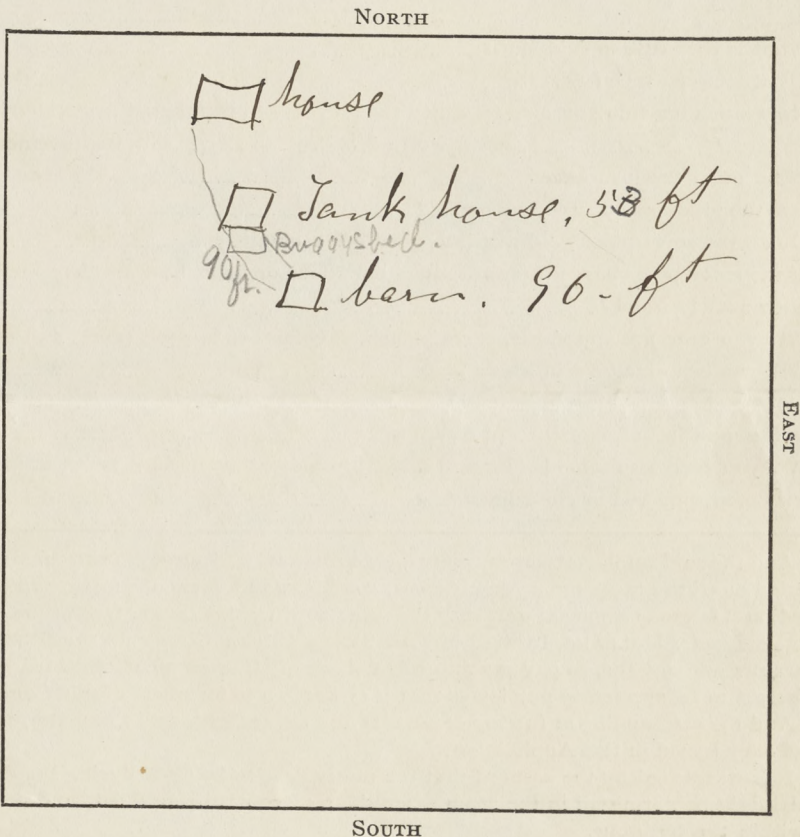
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decd at 9 a.m. - Aug. 12, 1911.

Mailed - Aug. 15, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1911

1454

Rate: 2500 @ .10 = 2.50

# APPLICATION

Of Mary F. Hourcane, Paratoga Postoffice, Santa Clara County, Calif  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage  
fire, for the sum of Twenty-five Hundred DOLLARS, for the  
of five years, from the 11th day of August 1911, if approved by the Comp  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>36</u> feet, built <u>1905</u> , now in <u>good</u> repair, <u>shing</u> roof }	<u>2550</u>	<u>1700</u>
On wing ..... stories ..... feet, built 1....., now in ..... repair, ..... roof }		
On ..... stories ..... feet, built 1....., now in ..... repair, ..... roof		
On house No. 2..... stories ..... feet, built 1....., now in ..... repair, ..... roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.	<u>900</u>	<u>600</u>
On .....		
On Piano .....	<u>300</u>	<u>200</u>
On .....		
On .....		
On .....		
All while contained in dwelling No. <u>One</u> .		
On Windmill and Tank.....		
On Barn No. 1.....		
On Barn No. 2.....		
On ..... Tons of Hay.....		
On .....		
On ..... Horses .....		
On ..... Horse Wagon.....		
On ..... Horse Spring Wagon.....		
On ..... Horse Buggy.....		
On ..... Horse Phaeton.....		
On .....		
On Harness and Robes .....		
All while contained in Barn No. ....		
On Pumping Plant, \$ ....., on Pump House, \$ .....		
On .....		
On .....		
On .....		
On .....		
Total amount.....	<u>3750</u>	<u>2500</u>

Expired - Aug. 11, 1916.  
Renewed #3052.

House and Barn No. 1 being situate on Paratoga Avenue, about 3/4 of a mile  
East of Paratoga, Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
2.6 acres, worth \$ 10,000.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Tenant
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? .....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11th day of August 1911.

Policy Fee, \$ 2.50  
Mill-fee \$ 12.50  
Total, \$ 15.00

Paid by check - Aug. 17, 1911.

Mary F. Hourcane APPLICANT.  
R. L. Hogg Owner of Furniture



No. 1455

# APPLICATION

OF

Hot, Frick

D.R. # 17.

Mountain View Post Office,

Santa Clara County, Cal.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

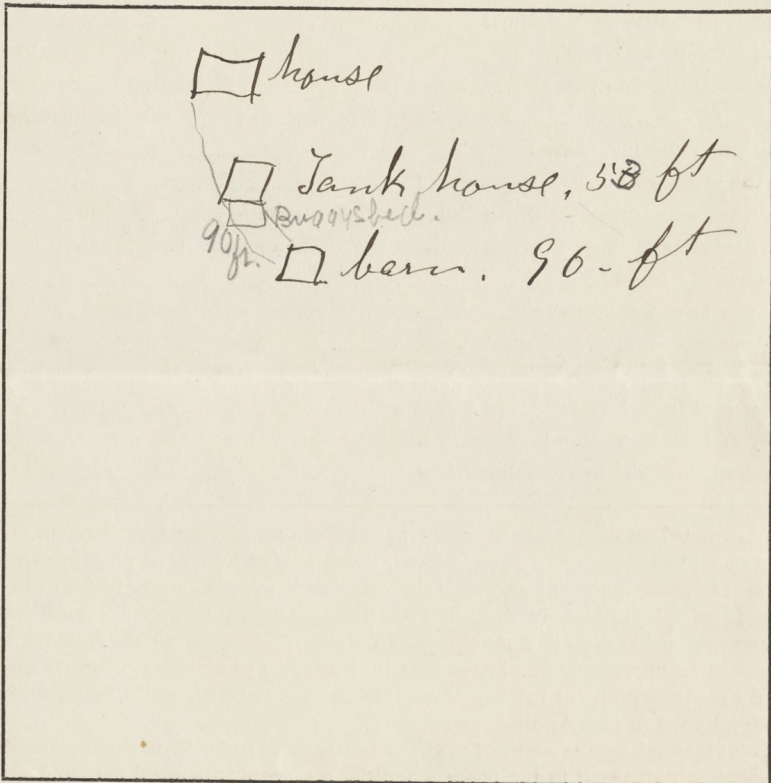
Decd at 9 a.m. - Aug. 12, 1911.

Mailed - Aug. 15, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH



1921 ✓ 1455 450 @ .10 = 45.00 50 " 25 = 1250 575

APPLICATION

Of H.A. Frick, Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Five Hundred DOLLARS, for the term  
of five years, from the 13<sup>th</sup> day of August 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>1 1/2</u> stories <u>16</u> x <u>24</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On wing <u>one</u> stories <u>12</u> x <u>16</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>shingle</u> roof			
On house No. 2 stories x feet, built 1, now in repair, roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On Piano			
On Organ			
All while contained in dwelling No. <u>1 and wing</u>			
On Windmill and Tank <u>shingle roof</u>			
On Barn No. 1 <u>18 x 30</u> with contents <u>hay</u>			
On Barn No. 2 <u>Hay</u>			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>750</u>	<u>500</u>	

House and Barn No. 1 being situate on Church Street, Fremont, Township  
near Mountain View Santa Clara County, Cal.  
House and Barn No 2 being situate

1. What is your title to said land? good  
2. What incumbrance? \$1500.00 By whom held? George Swall  
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Five acres, worth \$5000.00 with improvements.  
4. What other fire insurance? none  
5. Are the premises occupied by owner? yes  
6. Do all the stove-pipes go direct into good brick chimneys? yes  
7. If the stove pipes pass through wooden partitions or floor, how are they secured?  
8. How near to wood?  
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes  
10. Will you keep matches in a safe place? yes  
11. Do you allow smoking in barns? no (with Gasolene  
12. Is fire used in buildings except dwelling? no Except to wash in tank house  
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes  
14. Plastered, papered or cloth lined? no 1. Cloth & paper, wing 1 bath and plaster

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of Five  
Hundred DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11<sup>th</sup> day of August 1911.

Policy Fee, \$ 2.50  
Mill " \$ 2.33  
Total, \$ 4.83

H.A. Frick APPLICANT.

Paid by Draft - Aug. 12. 1911.

3300 emeral  
170 new



No. 1456.

# APPLICATION

OF

*J. B. Darnenter*  
*Mountain View* Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1000.00

Expires 13 day of August 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 10.00

Total amount paid - \$ 12.50.

Renewal of #505.

*H. A. Frost*

Agent.

Approved *Aug. 12* 1916

*G. J. Smith*

President.

*Ellie A. Taylor*

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

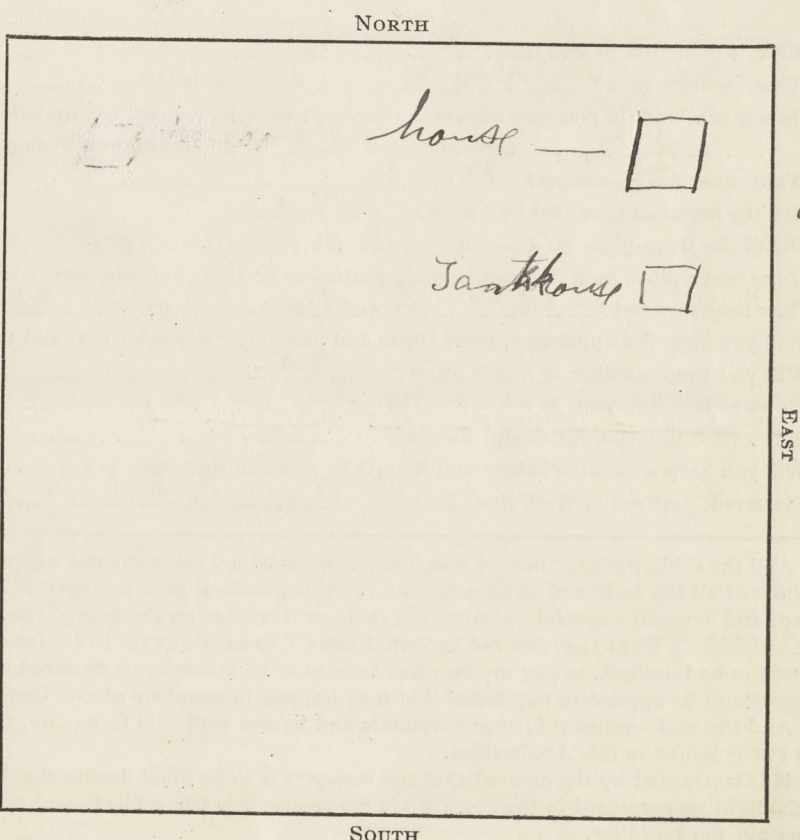
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decid at 9 a.m. Aug. 12, 1911.  
Written in office.

Mailed - Aug. 12, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1911

1456.

Date: 1000 @ 20 = 2.00

# APPLICATION

Of J. E. Parmenter, Mountain View Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Thousand DOLLARS, for the term  
 of five years, from the 13th day of August 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>32</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1500</u>	<u>1000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>1500</u>	<u>1000</u>	

*Cancelled at request of ass'd.  
 Property Sold - Jan. 28, 1915*

House and Barn No. 1 being situate on Church St., near Mountain View  
Freemont Tp. - Santa Clara County, Cal.  
 House and Barn No 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? none. By whom held? —
3. How much land do you own on which the property to be insured is situated, and what is its value?  
2 1/2 acres, worth \$ 2500.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes - Stovepipe passes through floor
7. If the stove pipes pass through wooden partitions or floor, how are they secured? good ventilators
8. How near to wood? two inches about base
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered below, celled above.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1000 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this ..... day of ..... 1911...

Policy Fee, \$ 2.50  
 Mill " \$ 10.00  
 Total, \$ 12.50

J. E. Parmenter APPLICANT.

Paid by Draft. Aug. 12, 1911.



No. 1457.

# APPLICATION

OF

Amos B. Kraft.

Superstition Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1143.00

Expires 14 day of August 1911.

Policy Fee - - \$ 2.50.

Mill Fee - - \$ 2.30

Total amount paid - \$ 4.80.

E. J. Battitt

Agent.

Approved Aug. 14 1911

E. J. Battitt

President.

Ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

Mountain view Jan 27

Santa Clara Co Fire Ins Co  
Will you please cancel my  
insurance Policy & oblige

J E Parmenter

Recd in O

Delivered

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

### NOTICE TO AG

On diagram show all insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

EAST

SOUTH



Rate: 1000 @ 20¢ = 2.00

# APPLICATION

Of J. E. Parmenter, Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of One Thousand DOLLARS, for the term  
 of five years, from the 13th day of August 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 2 stories x 32 feet, built 1906, now in good repair, Shing roof }	1500	1000	
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. ....	d.		
On Barn No. ....	15.		
On .....To			
On .....			
On .....Ho			
On .....Ho			
On .....Ho			
On .....Ho			
On .....Ho			
On .....			
On .....			
On Harness and			
All while cont			
On Pumping 1			
On .....			
On .....			
On .....			
On .....			
On .....			
	500	1000	

House and Barr  
*Ther*  
 House and Barr

1. What is your name?
2. What incur?
3. How much?
- .....
4. What other?
5. Are the pre?
6. Do all the?
7. If the stove?
8. How near t
9. Will you ke
10. Will you ke
11. Do you allo
12. Is fire used
13. Will you ke
14. Plastered,

And do you think  
these two poor  
ventilators  
and embers? Yes.

And the said Applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this .....day of.....191.....

Policy Fee, \$	2.50
Mill "	10.00
Total,	12.50

\$ E Dormitor

Paid by Draft. Aug. 12. 1911.



No. 1457.

# APPLICATION

OF

Amie B. Kraft.

Superstive Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1143.00

Expires 14 day of August 1911

Policy Fee - - - \$2.50

Mill Fee - - - \$2.30

Total amount paid - - \$4.80.

E. J. Battis

Agent.

Approved Aug. 14 1911

E. J. Battis

President.

Ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.
- Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd in Office at 9 a. m. - Aug 15, 1911.

Delivered - Aug. 23, 1911.

NORTH

EAST

WEST

SOUTH

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



189 not classified.

1457.

Rate: 1143 @ 20% 2.286

## APPLICATION

Of Ann B Craft, Carpenter Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Eleven hundred forty three DOLLARS, for the term  
of one years, from the 14 day of August 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On <u>127</u> Tons of Hay <u>at \$9 per ton</u>	<u>1778</u>	<u>1143</u>	
On <u>stored in Barn insured in</u>			
On <u>Horses this company, see Ap. No. 1351</u>			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. <u>1. See application No. 1351</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1778</u>	<u>1143</u>	

House and Barn No. 1 being situate Application No. 1351. - North Side of  
Alexander Creek Rd. about 7 miles from San Jose.  
House and Barn No 2 being situate.....

1. What is your title to said land? deed
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
59 acres, worth \$ 10,000.00 with improvements.
4. What other fire insurance? Buildings insured in this Co.
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?.....
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling?.....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
1143 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of Aug. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 2.30  
Total, \$ 4.80

Ann B. Craft APPLICANT.

Paid by assured. Aug. 23, 1911.







19.1

1458.

Rate: 2000 @ .10 = 2.00  
600 @ .20 = 1.20  
3.20

# APPLICATION

Of Estate of D. H. Watson, San Jose, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty Six Hundred and Sixty DOLLARS, for the term  
of Three years, from the 15th day of August 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>2</u> stories <u>30</u> x <u>60</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank			
On Barn No. 1 <u>28 x 48 ft. - Shingle roof.</u>	<u>450</u>	<u>300</u>	
On Barn No. 2 .....			
On ..... Tons of Hay			
On .....			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On <u>Tray House, 24 x 50 ft. - Shingle roof.</u>	<u>300</u>	<u>200</u>	
On <u>800 Fruit Trays</u>			
On .....	<u>240</u>	<u>160</u>	
On .....			
Total amount	<u>3990</u>	<u>2660</u>	

House and Barn No. 1 being situate on Lincoln Ave., near Malone Ave. about  
3 miles South West from San Jose, Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed.
2. What incumbrance? None. By whom held? -
3. How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 10,000.00 with improvements.
4. What other fire insurance? None.
5. Are the premises occupied by owner? Tenant. Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of .....

2660.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13 day of Aug. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 9.93  
Total, \$ 12.43

Paid by Mrs. Watson.  
August 12, 1911.

Mrs. H. L. Childs.  
Mrs. Fannie M. Watson, APPLICANT.  
G. M. Watson.



No. 1459.

# APPLICATION

OF

James T. Adams,  
Dean Hale Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1884.00

Expires 16 day of August 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 13.95

Total amount paid - - \$ 16.45

Receival of 312.  
Agent.

Approved Aug. 19, 1911

W. A. Dittler,  
President.

Ella A. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.  
Contents to rate same as buildings in which they are kept.

### EXPOSURES

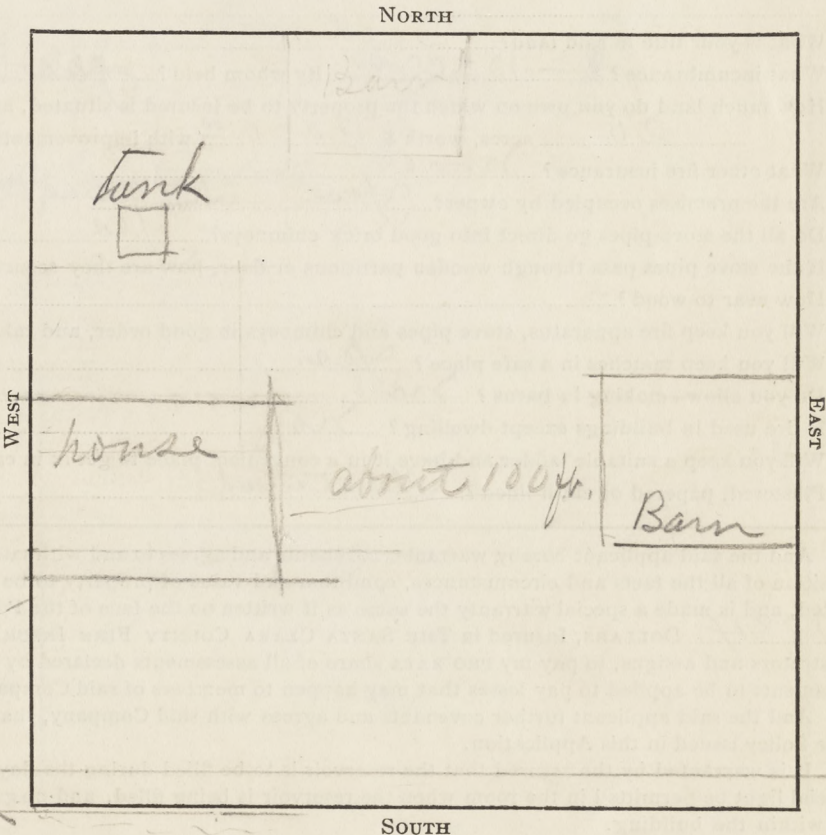
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 2:30 P.M. Aug. 16, 1911.  
Mailed - Aug. 19, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





Rate:  $\begin{array}{r} 1000 @ '18 = 1.00 \\ 884 " .20 = 1.768 \\ \hline 2.768 \end{array}$

Of  
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On  
On  
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On

SAN JOSE, CAL., *April 8,* 19*12*

Having purchased of James T. Adams the property described in  
Policy No. 1459 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said James T. Adams  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *Giuseppe Castello*  
*Orazio Castello* <sup>per O.C.</sup>

[illegible]

SAN JOSE, CAL., May 29 1916

Having purchased of G. and G. Costello the property described in  
Policy No. 1459 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said G. and G. Costello  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *Viola L Eaton*

1288 Market St.  
Santa Clara.

All while contained in Barn No. 1.

On Pumping Plant, \$1,100, on Pump House, \$.

On Shop and tools Karim.

On Pumping Plant Building and Gasoline Engine

Total amount.

House and Barn No. 1 being situated on Fontonosa Ave. Two miles South  
from Eden Vale, Santa Clara Co., Cal. 1784

House and Barn No 2 being situate

1. What is your title to said land? Deed.
2. What incumbrance? \$—12,500.<sup>00</sup> By whom held? Jesse G. Adams. How payable? Thos. J. Farvin & Co. St. Louis Mo.
3. How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$ 9000.<sup>00</sup> with improvements? apx 8,141.2
4. What other fire insurance? None.
5. Are the premises occupied by owner? Yes. By daughter of Mrs Eaton.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? —
8. How near to wood? —
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$188.47 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of August 1911.

Policy Fee, \$2.50

Mill      "      \$ 13.93

Total, \$16.45

James F. Adams APPLICANT

Paid by check - Aug. 16. 1911.

This Policy was not in effect between the time of sale and time of Transfer.



No. 1460.

# APPLICATION

OF

T. A. Taltavack

EdenHale, Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 1222.00

Expires 18 day of August 1914

Policy Fee - - - \$2.50

Mill Fee - - - \$9.15

Total amount paid - - \$11.65

Jas J Adams Agent.

Approved August 19, 1914.

E. J. Pettit President.

Ella A. Taltavack Secretary.

## Classification of Risks

First class dwellings and contents detached basis rate.

1. One through r to basis ra
2. One roof, floor 20c on \$10
3. Cloth ing, unless or painted
4. Exp buildings rate; Rate
- Exposure Exposure Exposure
- Galvaniz larger flt classed wit
- Tank ho close to ba
- Barns or rate at twi
- Barns, ( Rate, 25c
- Fruit ho shops, sto detached.
- Dairies a
- Steam ei
- Fruit dri
- School h
- 20c on \$10
- Contents
- they are k

Santa Clara, Cal.

191

IN ACCOUNT WITH

E. C. EATON

DEALER IN

Wood, Coal, Hay, Grain, Lime and Cement

1288 Market

942 MAIN STREET

Office Phone S. C. 70-R

Residence Phone S. C. 86-RK

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

### NOTICE TO AGENTS

On diagram show all buildings insured, and all exposures in feet; say just what each is occupied for, and mark diagrams between all buildings.

Santa Clara 5-19-16  
S. C. M. T. Ins. Co.  
San Jose Calif  
On last Thurs. eve. a fire was discovered, by neighbors, on roof of the Costello property on ranch located south of Edinvale on the Ford Road. The fire was extinguished, without great loss to house, but loss was of sufficient magnitude to justify sending in notice of same & requesting adjustment of same. I purchased said property a few weeks ago.

Yours Truly  
Viola L. Eaton  
1288 Market St.

EAST

SOUTH



1911

1459

Date: 1000 @ 10 = 1.00  
884 " 20 = 1.768  
2.768

# APPLICATION

Of James F. Adams, Eden Vale Postoffice, Santa Clara County, Cal.  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage, for the sum of Eighteen Hundred and Eighty-four DOLLARS, for term of 5 years, from the 16 day of August 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value
On dwelling No. 1, 1 stories 18 x 26 feet, built 1904, now in good repair, Shingle roof	1500	100
On wing 1 stories 16 x 25 feet, built 1904, now in " repair, " roof		
On Addition 1 " 12 x 14 " " 1905 " " " " " "		
On house No. 2 stories " x " feet, built 1 " , now in " repair, " roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions		
On		
On Piano		
On		
On		
On		
All while contained in dwelling No.		
On Windmill and Tank		
On Barn No. 1 20 x 25 ft. 16 ft. posts. Shingle roof	200	100
On Barn No. 2		
On 5 Tons of Hay	50	34
On		
On Horses		
On Horse Wagon		
On Horse Spring Wagon		
On Horse Buggy		
On Horse Phaeton		
On Sundry		
On Harness and Robes		
All while contained in Barn No. 1		
On Pumping Plant, \$ , on Pump House, \$		
On Shop and tools	200	50
On		
On Pumping Plant Building and Absolute Engineering	950	600
On		
Total amount	3000	1884

House and Barn No. 1 being situate on Fontonosa Ave. Two miles South from Eden Vale, Santa Clara Co., Cal.  
House and Barn No 2 being situate

- What is your title to said land? Deed.
- What incumbrance? \$12,500.00 By whom held? James F. Adams
- How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$ 9000.00 with improvements?
- What other fire insurance? None.
- Are the premises occupied by owner? Yes. By daughter of Mrs Eaton.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? —
- How near to wood? —
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1884 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of August 1911.

Policy Fee, \$ 2.50  
Mill " 13.95  
Total, \$ 16.45

James F. Adams APPLICANT.

This Policy was not in effect between the time of sale and time of transfer.

Paid by check - Aug. 16. 1911.

Notified  
Expired - Aug. 16. 1916.  
Canceled - Not renewed.

1911



No. 1460.

# APPLICATION

OF

T. A. Altavack

EdenHale Post Office,

Santa Clara County, Cal.

## Classification of Risks

First c  
basis rate

1. One through r to basis r
2. One roof, floor 20c on \$11
3. Cloi ing, unles or painted

191

ON

me and Cement  
& Market

942 MAIN STREET

Office Phone S. C. 70-R  
Residence Phone S. C. 86-RK

Santa Clara 5-19-16  
S. C. M. F. Ins. Co.  
San Jose Calif

On last Thurs eve. a fire was discovered by neighbors, on roof of the Hostello property on ranch located south of Edenville on the Ford Road. The fire was extinguished, without great loss to house, but loss was of sufficient magnitude to justify sending in notice of same & requesting adjustment of same. I purchased said property a few weeks ago.

Yours Truly  
Viola L. Eaton

1288 Market St.

### NOTICE TO AGENTS

On diagram show all buildings insured, and all exposures in feet; say just what each building is occupied for, and mark dimensions between all buildings. Diagram.

SOUTH



Rate:  $1000 @ '18 = 1.00$   
 $884 " .20 \quad 1.768$   
2.768

Of  
*The*  
fire,  
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Signed:

Giuseppe Castello  
Orazio Castello

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Guisepe Costello # 1459. May 22, 1916. as issued, and agree  
 Ang Orasio Costello - ation.

Guiseppi Costello # 1459. May 22, 1916,  
 and Orasio Costello -  
 Fontana Ave. Eden Vale.

no transfer of this policy has been made.  
no sale reported.  
<sup>and</sup>  
no claim can be made against  
the Company. Write Mrs. Sutton to  
this effect.

House and Barn  
*Wm E*  
 House and Barn

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2. What incur
3. How much
4. What other
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IN WITNESS

Policy Fee, \$	2
Mill "	3
Total, \$	5

Church occupied by Mrs Ealson  
 Daughter -

Mortgage - \$12,500.00 - in  
 favor of G. Costello.  
 agent but in this Policy for  
 transfer in May 29.4.

Numbers? Yes

ing is a full, just and true basis of the insurance re-  
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elf, heirs, executors, ad-  
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n said reservoirs shall be  
t 191/.

James T. Adams APPLICANT.

This Policy was not in effect between the time of sale and time of Transfer.

Paid by check - Aug. 16. 1911.



No. 1460.

# APPLICATION

OF

J. A. Valtavack

Eden Vale, Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 1222.00

Expires 18 day of August 1914

Policy Fee - - \$ 2.50

Mill Fee - - \$ 9.15

Total amount paid - - \$ 11.65

Jas J Adams Agent.

Approved August 19, 1914.

G. J. Pettit President.

Ellen A. Stanford Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue Rate 17c on \$100.  
Exposure and stove-pipe Rate 25c on \$100.  
Exposure and cloth lining Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

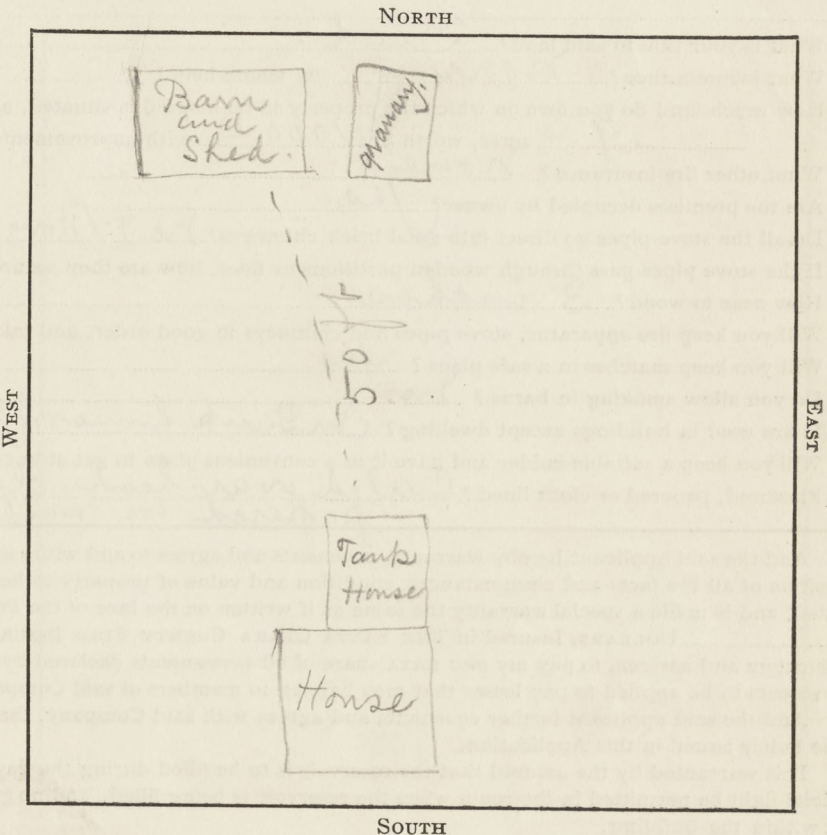
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Deed. 4:30 P.M. Aug. 16, 1911

Eden Vale - No. 13.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





191  
✓

1460.

Rate: 643 @ .25 = 1.60  
579 @ .25 = 1.45  
3.05

## APPLICATION

Of Fred A. Faltersack, Eden Vale. Postoffice, Santa Clara County, Calif., toThe Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by fire, for the sum of Twelve Hundred and Twenty-five DOLLARS, for the term of Three years, from the 18th day of August 1911., if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, 1 stories 11 x 22 feet, built 1896, now in fair repair, shingle roof	1140	293	
On wing 1 stories 6 x 12 feet, built 1902, now in good repair, " roof			
On Tank house, mill and Tank attached to dwelling no. 1	300	200	
On house No. 2 2 stories 14 x 14 feet, built 1909, now in good repair, paper roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	225	150	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. 1 and 2.			
On Windmill and Tank			
On Barn No. 1 14 x 22 ft - built 1904 - 10 ft posts	100	66	
On Barn No. 2			
On 10 Tons of Hay	100	66	
On			
On 2 Horses	400	265	
On 2-Horse Wagon	75	50	
On Horse Spring Wagon			
On Horse Buggy			
On 1 Horse Phaeton or Surray	100	66	
On Farm Implements	50	33	
On Harness and Robes			
All while contained in Barn No. 1 and Granary.			
On Pumping Plant, \$, on Pump House, \$			
On			
On Frame Granary 12 x 16 ft - built 1900 - Shingle roof	50	33	
On			
On			
Total amount	1840	1222	

House and Barn No. 1 being situate on Fontinoso Ave. Two miles South of Eden Vale, Santa Clara Co., Cal.

House and Barn No 2 being situate

1. What is your title to said land? Deed.
2. What incumbrance? None By whom held? -
3. How much land do you own on which the property to be insured is situated, and what is its value? 9 acres, worth \$ 4000.00 with improvements.
4. What other fire insurance? None.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? No. 2 Stovepipes thro roof.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? ordinary roof tin.
8. How near to wood? 3 inches.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? In Tank-house which is connected with dwelling.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Curled over head - cloth lined, closely tacked and papered on walls.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of

DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of Aug. 1911.Policy Fee, \$ 2.50  
Mill " \$ 9.15  
Total, \$ 11.65Fred A. Faltersack

APPLICANT.

11:45 Paid. Aug 16, 1911.  
204 Paid Nov. 13, 1911Removal of 500 and 973.  
1040 removed.  
182 removed.



No. 1461

# APPLICATION

OF

L. A. Ball

Plan J. J. Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1348.00

Expires 19 day of August 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 10.10

Total amount paid - - \$ 12.60

E. J. Pettit

Agent.

Approved Aug 19, 1916

E. J. Pettit

President.

Wm. A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100. Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

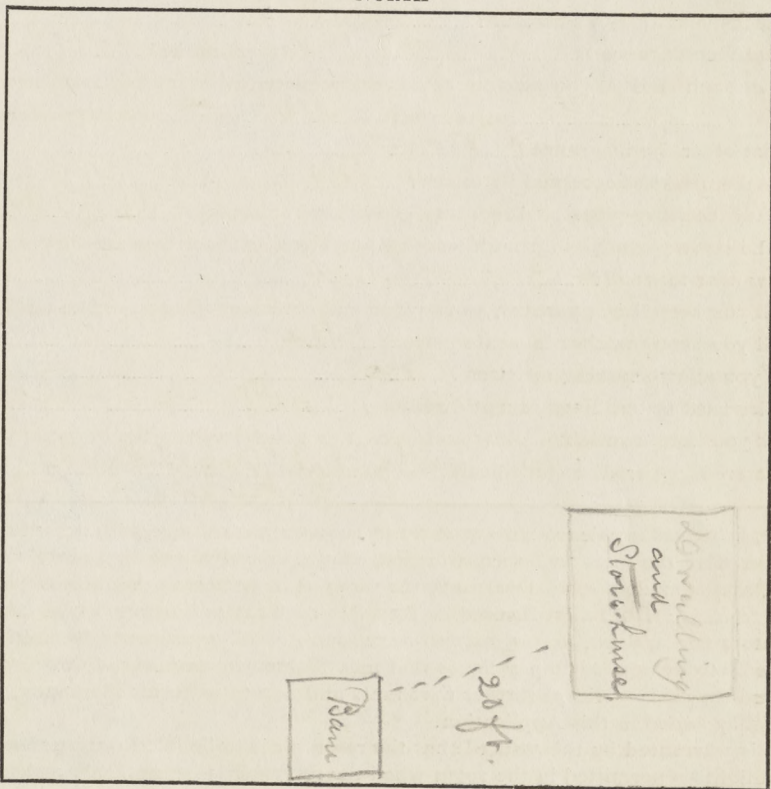
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd and Written - 11:10 a.m. Aug. 19, 1911

Mailed - Aug. 30, 1911

NORTH

EAST



WEST

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



194

1461.

Rate: 1348 @ 15 = 2,022

# APPLICATION

Of B. A. Ball. San Jose.

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by fire, for the sum of Thirteen Hundred and Forty-eight DOLLARS, for the term of five years, from the 19th day of August 1911, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <sup>and stove house</sup> 2 stories <sup>with new addition</sup> 32 x 48 feet, built 1880, now in <sup>good</sup> repair, <sup>Shing</sup> roof	1200	800	
On wing ..... stories ..... x ..... feet, built 1880, now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1880, now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	400	266	
On Piano	300	200	
On <sup>Drum</sup> <del>Drum</del> <sup>Grader</sup>	50	30	
On <sup>Boxes</sup> <del>Boxes</del>	40	26	
All while contained in dwelling No. 1 and <sup>Stove house</sup>			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On ..... Tons of Hay			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On <sup>Cart</sup> <del>Cart</del> Horse Buggy	140	26	
On ..... Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On <sup>New addition to dwelling and stove house (2 story)</sup> <del>New addition to dwelling and stove house (2 story)</del>			
On <sup>Almost completed - chimney not yet built</sup> <del>Almost completed - chimney not yet built</del>			
On <sup>It is hereby understood that insurance on</sup> <del>It is hereby understood that insurance on</del>			
On <sup>Furniture and Piano will not take effect until Aug. 29, 1911.</sup> <del>Furniture and Piano will not take effect until Aug. 29, 1911.</del>			
Total amount	2030	1348	

House and Barn No. 1 being situated on Stevens Creek Road, six miles West from San Jose, Santa Clara Co., Cal.

- House and Barn No 2 being situated .....
- What is your title to said land? Deed.
  - What incumbrance? ..... By whom held? - Garden City Bank and Trust Co. Dec 3, 1911
  - How much land do you own on which the property to be insured is situated, and what is its value? 1/8 acres, worth \$ 8000.00 with improvements. Loss payable
  - What other fire insurance? None.
  - Are the premises occupied by owner? Yes, after Aug 29th.
  - Do all the stove-pipes go direct into good brick chimneys? Concrete chimney.
  - If the stove pipes pass through wooden partitions or floor, how are they secured? -
  - How near to wood? -
  - Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
  - Will you keep matches in a safe place? Yes.
  - Do you allow smoking in barns? No.
  - Is fire used in buildings except dwelling? No.
  - Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
  - Plastered, papered or cloth lined? Papered on felt lining, pasted to boards.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1348.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of August 1911.

Policy Fee, \$ 2.50  
Mill " \$ 10.10  
Total, \$ 12.60  
less - 2.85 Debate on canceled Policy #1241.  
Total - 9.75 Paid by check Aug. 30, 1911.

B. A. Ball APPLICANT.

480 renewal of #1241  
868 new.



No. 1462.

## APPLICATION

OF

Blanchett, D. Everett,  
57 Bottle Ave.  
San Jose, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 2000.

Expires 20 day of August 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 12.00

Total amount paid - - \$ 14.50

W. E. McNamee  
Agent.

Approved Aug. 19 1916.

B. J. Smith  
President.

Ella A. Taylor  
Secretary.

### Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

#### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

#### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

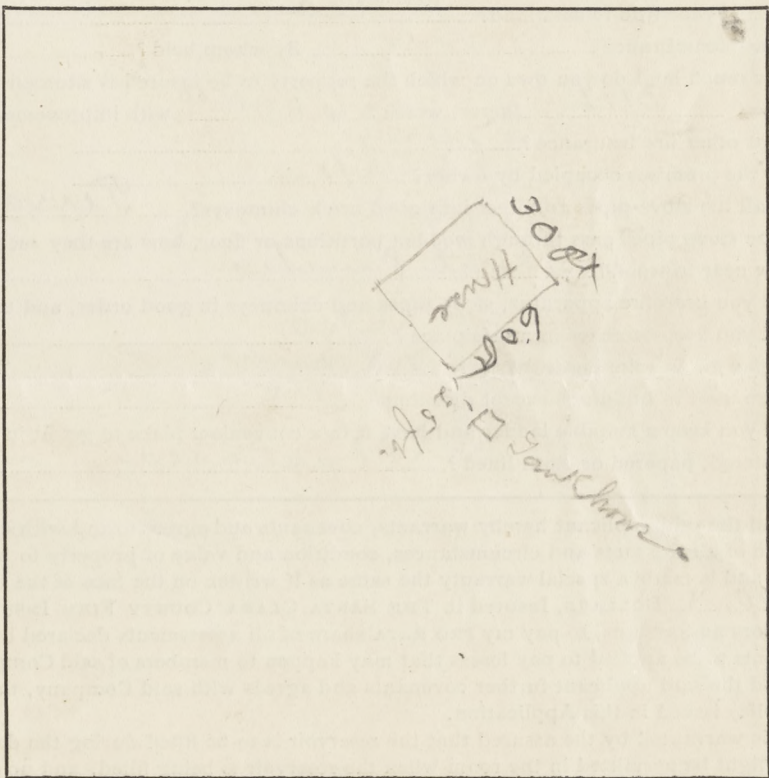
Rec'd in Office at 2:40 P.M. - Aug. 19, 1911

Delivered - Aug. 30, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST



SOUTH

EAST

Six rooms - bath room Toilet - pantry  
Porch front & back, seven foot basement  
under whole house. concrete foundation



194

1462.

Date: 2000 @ 12 1/2 2400

# APPLICATION

57 Sattle Ave.

Of Clarence F. Blawett San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand DOLLARS, for the term  
of five years, from the 20th day of August 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, <u>1</u> stories, <u>30</u> x <u>60</u> feet, built <u>1898</u> , now in <u>good repair</u> , <u>Shing</u> roof	<u>3000</u>	<u>2000</u>	
On wing <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On <u>      </u>			
On house No. 2 <u>      </u> stories <u>      </u> x <u>      </u> feet, built <u>1</u> , now in <u>      </u> repair, <u>      </u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On <u>      </u>			
On Piano <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
All while contained in dwelling No. <u>      </u>			
On Windmill and Tank <u>      </u>			
On Barn No. 1 <u>      </u>			
On Barn No. 2 <u>      </u>			
On <u>      </u> Tons of Hay <u>      </u>			
On <u>      </u>			
On <u>      </u> Horses <u>      </u>			
On <u>      </u> Horse Wagon <u>      </u>			
On <u>      </u> Horse Spring Wagon <u>      </u>			
On <u>      </u> Horse Buggy <u>      </u>			
On <u>      </u> Horse Phaeton <u>      </u>			
On <u>      </u>			
On Harness and Robes <u>      </u>			
All while contained in Barn No. <u>      </u>			
On Pumping Plant, \$ <u>      </u> , on Pump House, \$ <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
On <u>      </u>			
Total amount <u>      </u>		<u>2000</u>	

House and Barn No. 1 being situate at No. 57, on the West side of Sattle Ave  
South of Willow St., San Jose, Cal.  
House and Barn No 2 being situate       

1. What is your title to said land? Deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 3/4 acres, worth \$ 6000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Terra-cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Well secured in brick chimney space
8. How near to wood? about 8 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no barn
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19th day of Aug 1911.

Policy Fee, \$ 2.50  
Mill " 12.00  
Total, \$ 14.50

C. F. Blawett APPLICANT.

Paid by check. Aug. 30. 1911.



No. 1463

# APPLICATION

OF

M. A. Riggs  
1053 Oregon St.  
Portland, Oregon  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 250.00

Expires 21 day of August 1911.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 3.13

Total amount paid - - \$ 5.63

Agent's sign  
Conrad Lawrence  
Agent.

Approved Aug. 19, 1911.

E. A. Pettit  
President.

Ellen A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{3}$  to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.  
Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

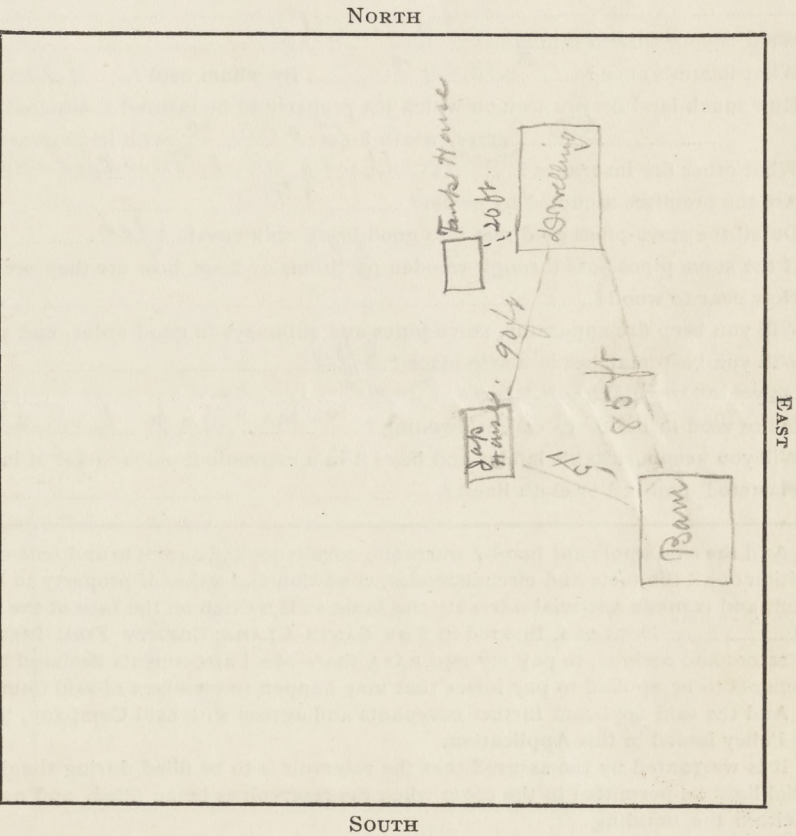
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd at 1:30 P.M. - Aug. 19, 1911.

Mailed Aug. 21, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1463.

Rate 250 @ 25¢ = 625 per year

## APPLICATION

1914  
 Of N. A. Riggs, Los Gatos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two hundred fifty DOLLARS, for the term  
 of five years, from the 21 day of August 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1 <u>36 x 52 ft. Shed attached, 16 x 14 ft.</u>	<u>375</u>	<u>250</u>	
On Barn No. 2 .....			
On .....Tons of Hay .....			
On .....			
On .....Horses .....			
On .....Horse Wagon .....			
On .....Horse Spring Wagon .....			
On .....Horse Buggy .....			
On .....Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>375</u>	<u>250</u>	

House and Barn No. 1 being situate on property of assured on Los Gatos and Almaden Road, at Union School House, Santa Clara Co., Cal  
 House and Barn No 2 being situate .....

1. What is your title to said land? Owned
2. What incumbrance? \$ 3500.00 By whom held? Bank of Campbell - Los Angeles, Cal. 1913.
3. How much land do you own on which the property to be insured is situated, and what is its value? 30 acres, worth \$ 12000.00 with improvements.
4. What other fire insurance? on dwelling and Tank House in this Co. - Policy # 1177.
5. Are the premises occupied by owner? No
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? In Jap. House
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 250.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this .....day of .....191....

Policy Fee, \$ 2.50  
 Mill - 5 yrs \$ 3.13  
 Total, \$ 5.63

N. A. Riggs APPLICANT.

Paid by check. Aug. 19, 1911.



No. 1464

# APPLICATION

OF

J. R. Johns

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 485.00

Expires 29<sup>th</sup> day of August 1916

Policy Fee - - \$ 2.50

Mill Fee - - \$ 3.40

Total amount paid - - \$ 5.90

J. Johns  
Agent.

Approved Aug 26 1911

C. J. Pettit  
President.

Ella A. Taylor  
Secretary.

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CHAS. H. NOBLE  
ZEDD. S. RIGGS  
WM. A. RIGGS

NOBLE & RIGGS  
REAL ESTATE  
INSURANCE  
NOTARY PUBLIC  
LOANS  
PHONE LOS GATOS 141

LOS GATOS, CALIFORNIA.

October 23, 1913.

Santa Clara County Fire Ins. Co.  
San Jose, Cal.

Gentlemen;-

On examining Policies #1177 and #1463 covering my property in Union District, this county, I see that there is no mortgage clause attached, thereby rendering these policies void, as there is a mortgage on this property in favor of The Bank of Campbell, Campbell, Cal.

Please rectify this mistake and send me 4 copies of said correction to attach to these policies.

Yours truly,

W. A. Riggs

Box 286, Los Gatos, Cal.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST  
m & Parolopa road

No other building  
with in 100 feet.

EAST

SOUTH



1914

1463.

Date: 250 @ 25 = 6250

## APPLICATION

Of H. A. Riggs, Los Gatos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Two hundred fifty DOLLARS, for the term  
of five years, from the 21 day of August 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1 <u>36 x 52 ft - Shed attached, 16 x 44 ft -</u>	<u>375</u>	<u>250</u>	
On Barn No. 2 .....			

12. Is fire used in buildings except dwelling? In Jap house
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 250.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this .....day of.....191....

Policy Fee, \$ 2.50  
Mill - 50 \$ 3.13  
Total, \$ 5.63

H. A. Riggs APPLICANT.

Paid by check. Aug. 19, 1911.



No. 1464

# APPLICATION

OF

J. R. Johns

Superintendent

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 485.00

Expires 22<sup>nd</sup> day of August 1916

Policy Fee - - \$ 2.50

Mill Fee - - \$ 3.40

Total amount paid - - \$ 5.90

J. Johns

Agent.

Approved Aug. 26. 1911

O. J. Pettit

President.

Ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

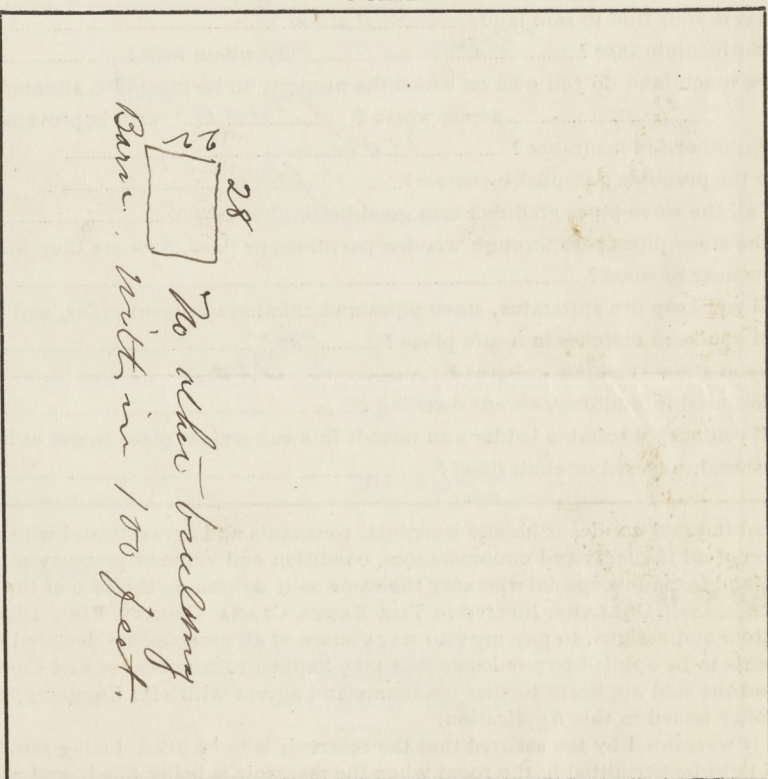
Decid at 3:30 P.M. Aug. 21, 1911.

Mailed - Aug. 26, 1911.

EAST

NORTH

SOUTH



Wt. Train & Parlor road

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



195

1464

Date: 305@.20 = .61 - 15 yrs.  
180 - 20 = .36 - 1 yr

# APPLICATION

305@.30

Of J. R. Johns Cupertino Postoffice, Santa Clara County, Calif., to

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SAN JOSE, CAL., Dec. 12, 1912.

Having purchased of J. R. Johns the property described in Policy No. 1464 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said J. R. Johns I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

(ms) Signed: H. C. N. Post

All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1	<u>22x28 Shingle roof 14 foot posts.</u>	<u>300</u>	<u>2100 00</u>
On Barn No. 2			
On <u>5</u> Tons of Hay	<u>notified</u>	<u>65</u>	<u>40 00</u>
On Horses			
On <u>1</u> Horse Wagon	<u>Exp. Aug. 22, 1916.</u>	<u>40</u>	<u>25 00</u>
On <u>1</u> Horse Spring Wagon	<u>Canceled. Not renewed</u>	<u>60</u>	<u>40 00</u>
On Horse Buggy			
On Horse Phaeton			
On <u>about 1800 dried apricots (one year)</u>		<u>300</u>	<u>180 00</u>
On Harness and Robes			
All while contained in Barn No. <u>one</u>			
On Pumping Plant, \$			
On Pump House, \$			
On			
On			
On			
On			
Total amount		<u>765</u>	<u>485</u>

House and Barn No. 1 being situate Ranch on Mt View & San Jose road East side of road 1 1/2 miles North of San Jose.

House and Barn No 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$ 12000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling?
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 485.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19th day of August 1912.

Policy Fee, 2.50 (3.05)  
Mill " 3.40 (3.41)  
Total, 5.90

Paid by assured (check) -  
Aug. 26, 1911.

J. R. Johns APPLICANT.



No. 1465

# APPLICATION

OF

J. E. Hibson

Inspector Post Office,  
Santa Clara County, Cal.

Amount Insured - \$22,833.00

Expires 22 day of August 1914.

Policy Fee - \$2.50

Mill Fee - \$12.75

Total amount paid - \$15.25

Receival of \$508 and \$523.  
Agent.

Approved Aug 26. 1914

J. E. Hibson  
President.

Ellen O. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.  
Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

### EXPOSURES

Contents to rate same as buildings in which they are kept.

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

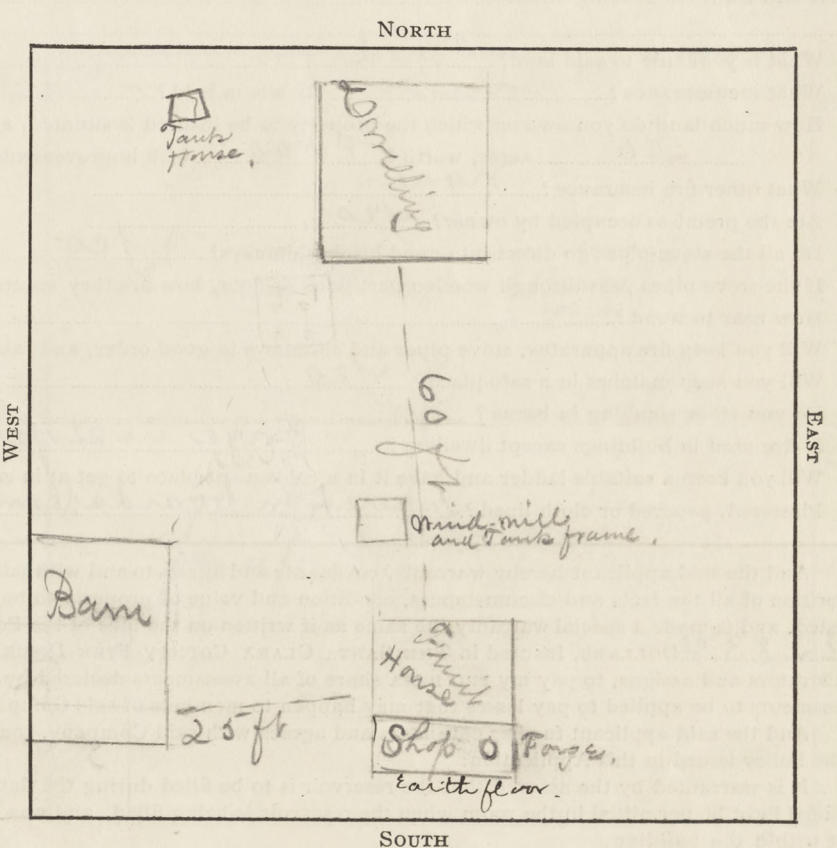
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in office at 2:30 P.M. - Aug. 21, 1911.

Mailed - Aug. 26, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





# APPLICATION

Of J. R. Johns Caputano Postoffice, Santa Clara County, Calif., to  
 The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage  
 fire, for the sum of Four hundred & Eighty five DOLLARS, for the  
 of Five years, from the 22<sup>nd</sup> day of August 1911, if approved by the Com  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }		
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }		
On.....		
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....		
On.....		
On Piano.....		
On.....		
On.....		
On.....		
All while contained in dwelling No.....		
On Windmill and Tank.....		
On Barn No. 1..... <u>22x28 Shingle roof 14 foot posts.</u>	<u>300</u>	<u>200 00</u>
On Barn No. 2.....		
On <u>5</u> Tons of Hay.....	<u>65</u>	<u>40 00</u>
On.....		
On.....Horses.....		
On.....Horse Wagon.....	<u>40</u>	<u>25 00</u>
On.....Horse Spring Wagon.....	<u>60</u>	<u>40 00</u>
On.....Horse Buggy.....		
On.....Horse Phaeton.....		
On <u>About 1800 dried apricots (one year)</u>	<u>300</u>	<u>180 00</u>
On Harness and Robes.....		
All while contained in Barn No. <u>one</u>		
On Pumping Plant, \$....., on Pump House, \$.....		
On.....		
On.....		
On.....		
On.....		
Total amount.....	<u>765-</u>	<u>483-</u>

House and Barn No. 1 being situate Ranch on Mt View & San Jose rd - 305  
East side of road 1 1/2 miles North of San Jose.  
 House and Barn No 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
20 acres, worth \$ 12000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling?.....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
483.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19<sup>th</sup> day of August 1911.

Policy Fee, \$ 2.50 ( 3.05 )  
 Mill " \$ 3.40 ( 3.41 )  
 Total, \$ 5.90

Paid by assured (check) -  
Aug. 26. 1911.

J. R. Johns APPLICANT.



No. 1465

# APPLICATION

OF

T. E. Latham

Compartine Post Office,  
Santa Clara County, Cal.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{3}$  to basis rate; Rate 15c on \$100.

Amount Ins

Expires 22

Policy Fee

Mill Fe

Total amount

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sure and terra-cotta flue... Rate 17c on \$100.  
sure and stove-pipe... Rate 25c on \$100.  
sure and cloth lining... Rate 20c on \$100.  
vanized iron flues, incased in cement, or in  
flues with air chamber between, are  
d with brick chimney, and rate as first-class.  
k houses if near dwelling, rate with it. If  
o barn, rate with barn.  
ns or stables, detached and their contents,  
t twice a dwelling; Rate 20c on \$100.  
ns, (Exposure), rate  $2\frac{1}{2}$  times basis rate;  
25c on \$100.  
t houses and Fruit driers (private), sheds,  
store houses, and other out-buildings,  
ed. Rate 20c on \$100.  
ies and cheese factories; Rate 20c on \$100.  
m engines, Boilers, etc. Rate 40c on \$100.  
t driers, 80c on \$100.  
ool houses and Churches, detached; Rate,  
\$100.  
ents to rate same as buildings in which  
re kept.

### EXPOSURES

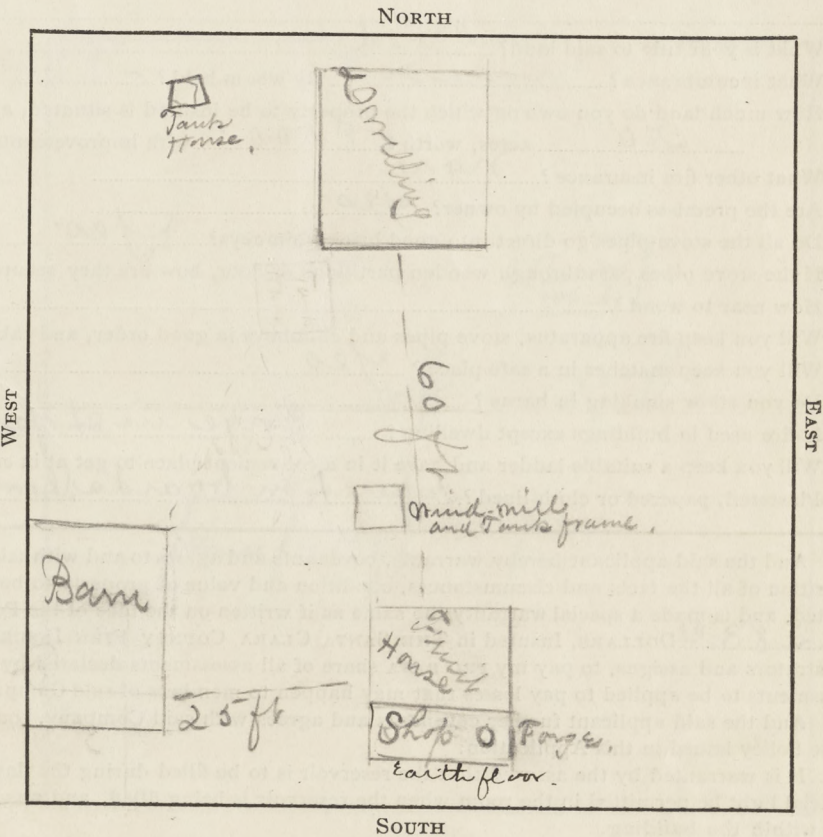
ut-building, except a barn or stable, in  
no fire is used, is not an exposure to a  
ng, but a barn or stable is an exposure to  
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n two or more buildings, adjoining or ad-  
are occupied by the same person for a  
n purpose, so that the buildings, though  
ted, constitute a single hazard, they are  
osures to each other.

Written in Office at 2:30 P. M. - Aug. 21, 1911.

Mailed - Aug. 26, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1921

1465

Rate: 1466 @ .15% = 2.199  
817 " 25% = 2.042  
4.241

Debitum Lumber and Plan 2.20

# APPLICATION

Thomas E. Gibson

Of

The Santa Clara County Fire Insurance Company

fire, for

of

It is understood

property

On dwelling

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SAN JOSE, CAL., May 16 1914

Having purchased of Thomas E. Gibson the property described in Policy No. 1824 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said Thomas E. Gibson I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Benj Kern

All while contained in dwelling No. One.

On Windmill and Tank

On Barn No. 1 145x60 ft. built 1886. shake roof.

On Barn No. 2

On 8 Tons of Hay

On

On One Horses

On 2 Horse Wagon

On 1 Horse Spring Wagon

On 1 Horse Buggy

On Horse Phaeton

On Farm Implements

On Harness and Robes

All while contained in Barn No. 1 and Fruit House.

On Pumping Plant, \$, on Pump House, \$

On

On Fruit House one story frame 140x40 ft.

On

On

On

On

Total amount

3430 2283

House and Barn No. 1 being situate on North-West Corner of Saratoga and Mountain View Road and Homestead Road, Santa Clara Co., Cal.

House and Barn No 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? T.E. Gibson. Insurable
3. How much land do you own on which the property to be insured is situated, and what is its value? 20 acres, worth \$ 8000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? Forge in shop connected with fruit House
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Papered on boards (lower story) - cloth ceilings in upper story

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2283.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of August 1914.

Policy Fee, \$ 2.50  
Mill " \$ 12.75  
Total, \$ 15.25

T.E. Gibson

APPLICANT.

Paid by check. Aug. 21. 1914.

1914 - Debitum Lumber #

Cancelled May 16, 1914.



No. 1466.

# APPLICATION

OF

Mrs. E. M. Buck  
67 Monterey Rd.  
San Jose  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1710.00

Expires 22 day of August 1916.  
1915.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 11.35

Total amount paid - - \$ 13.85.

*Al Miller*

Agent.

Approved Aug. 26. 1911

*W. J. Patton*

President

*Ella O. Taylor*

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

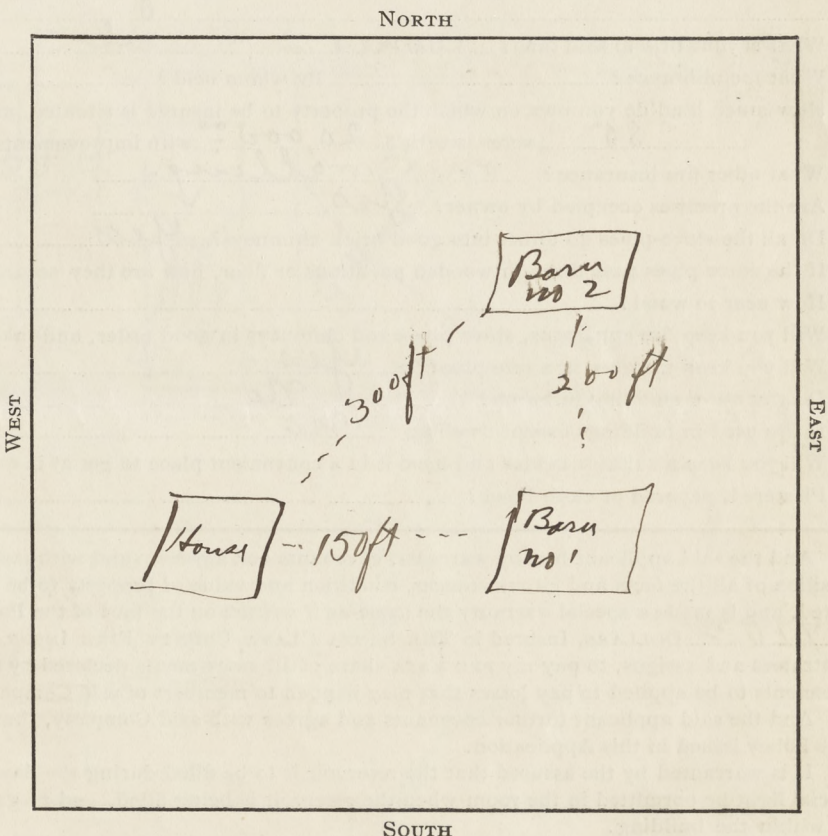
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd at 4:45 P. M. Aug. 22. 1911.

mailed - Aug. 26. 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





192

1465

Rate: 1466 @ .15 = 2.199  
817 " .25 = 2.042  
4.241

## APPLICATION

Of Thomas E. Gibson, Superintendent Postoffice, Santa Clara County, California

The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by fire, for the sum of Twenty-two Hundred and Eighty-three DOLLARS, for the

of 3 years, from the 22 day of August 1911, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value
On dwelling No. 1, <u>1 1/2</u> stories, <u>30</u> x <u>30</u> feet, built <u>1</u> - , now in <u>good</u> repair, <u>Shing.</u> roof		
On <u>wing</u> <u>1</u> stories, <u>x</u> feet, built <u>1</u> - , now in <u>repair</u> , <u>Shing.</u> roof		
On <u>Tank</u> <u>Lamb</u> <u>House</u> & <u>mill</u> - <u>val.</u> <u>1,000</u> <u>666</u> <u>666</u> <u>74</u> <u>75</u>	<u>1600</u>	<u>1066</u>
On house No. 2 <u>1</u> stories, <u>x</u> feet, built <u>1</u> - , now in <u>repair</u> , <u>Shing.</u> roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions, <u>including Organ</u>	<u>600</u>	<u>400</u>
On <u>Piano</u>		
On <u>On</u>		
On <u>On</u>		
On <u>On</u>		
All while contained in dwelling No. <u>One</u>		
On Windmill and Tank		
On Barn No. 1 <u>45</u> x <u>60</u> ft. - built <u>1886</u> - <u>Shake</u> roof.	<u>600</u>	<u>400</u>
On Barn No. 2		
On <u>8</u> Tons of Hay	<u>80</u>	<u>53</u>
On <u>One</u> Horses	<u>50</u>	<u>33</u>
On <u>1</u> - <u>2</u> Horse Wagon	<u>80</u>	<u>53</u>
On <u>1</u> - <u>1</u> Horse Spring Wagon	<u>40</u>	<u>25</u>
On <u>1</u> - <u>1</u> Horse Buggy	<u>60</u>	<u>40</u>
On <u>Horse</u> Phaeton	<u>60</u>	<u>40</u>
On <u>Farm</u> <u>Implement</u> -	<u>60</u>	<u>40</u>
On Harness and Robes		
All while contained in Barn No. <u>1</u> and <u>Fruit</u> House.		
On Pumping Plant, \$, <u>on</u> Pump House, \$		
On <u>Fruit</u> House - <u>one</u> story frame. <u>40</u> x <u>40</u> ft.	<u>200</u>	<u>133</u>
On <u>On</u>		
On <u>On</u>		
Total amount	<u>3430</u>	<u>2283</u>

House and Barn No. 1 being situate on North-West Corner of Saratoga at 147  
Mountain View Road and Homestead Road, Santa Clara Co., Cal.  
House and Barn No 2 being situate at 147

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? J. E. Gibson, Superintendent
3. How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$ 8000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? ---
8. How near to wood? ---
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? Forge in shop connected with fruit house
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Papered on boards (lower story) - cloth ceilings in upper story

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2283.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of August 1911.

Policy Fee, \$ 2.50  
Mill " \$ 12.73  
Total, \$ 15.23

J. E. Gibson APPLICANT.

Paid by check. Aug. 21, 1911.

Debitum Luss...  
2.20

1912 - Debitum Luss... #

Cancelled May 16, 1914.



No. 1466.

# APPLICATION

OF

Mrs. E. M. Buck  
67 Monterey Rd.  
Santa Clara County, Cal.  
Post Office,

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, tops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 10c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

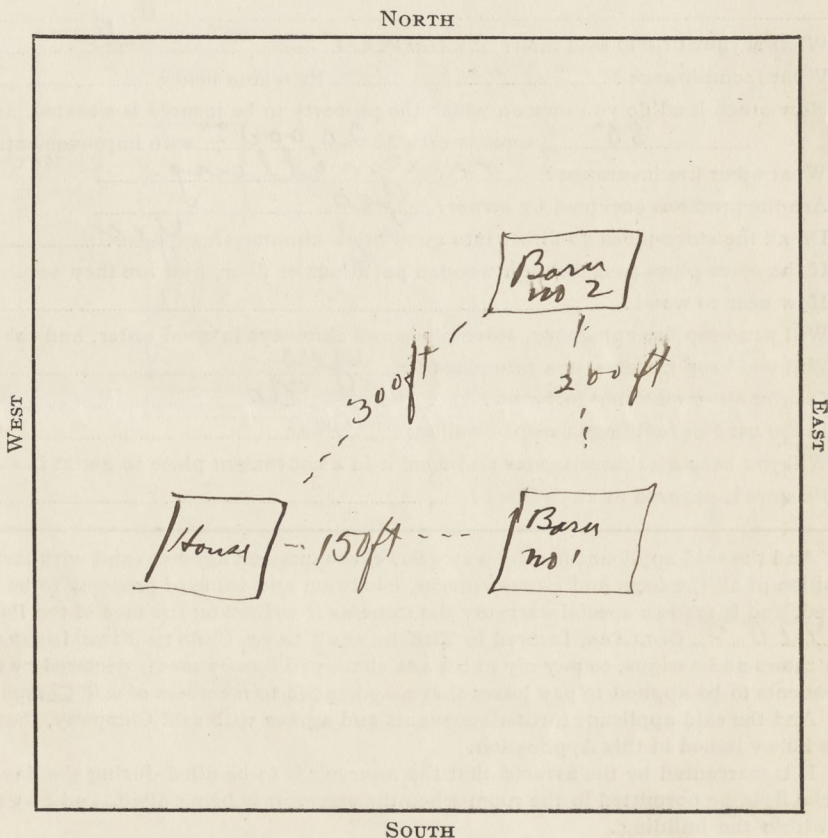
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd at 4:45 P.M. Aug. 22. 1911.

mailed - Aug. 26, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





195  
miss.  
1466.  
Rate: \$990 @ .20 = 1.98 - 5 yrs.  
720 @ .20 = 1.44 - 1 yr.

APPLICATION

Of E. M. Buck - 67 Monterey Road, San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Seventy-two hundred and Ten DOLLARS, for the term  
of five years, from the 22 day of Aug 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1..... <u>40 x 40 ft - shingle roof - good repair</u> ..... <u>500</u>		<u>330</u>	
On Barn No. 2..... <u>30 x 90 ft -</u> ..... <u>1000</u>		<u>660</u>	
On <u>90</u> Tons of Hay <u>in barn no 2 (insured for 1 yr.)</u> ..... <u>\$1350.00</u>		<u>\$720.00</u>	
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>2850</u>	<u>1710</u>	

House and Barn No. 1 being situate on East Side of Monterey Road, 4 miles South of  
San Jose, Santa Clara Co., Cal.  
House and Barn No 2 being situate on East Side of Monterey Road, 4 miles S. of San Jose

1. What is your title to said land? Owner - Deed
2. What incumbrance?..... By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
8.5 acres, worth \$ 20,000.00 with improvements.
4. What other fire insurance? on dwelling
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? no
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
1710.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of Aug 1911.

Policy Fee, \$ 2.50 ( 9.90 )  
Mill " 11.35 ( 1.44 )  
Total, \$ 13.85 ( 11.34 )  
E. M. Buck APPLICANT.

13.85 Paid by assured. Aug. 22, 1911.  
135 " " Aug. 24, 1911.



No. 1464

# APPLICATION

OF

Wm. W. Post

Los Angeles Post Office,  
Santa Clara County, Cal.

Amount Insured - \$2600.00

Expires 26 day of August 1916.

Policy Fee - \$2.50

Mill Fee - \$27.30

Total amount paid - \$29.80

Frederick J. Purvis  
Agent.

Approved Aug. 26, 1911

D. J. Dittit

President.

Ellen A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, increased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

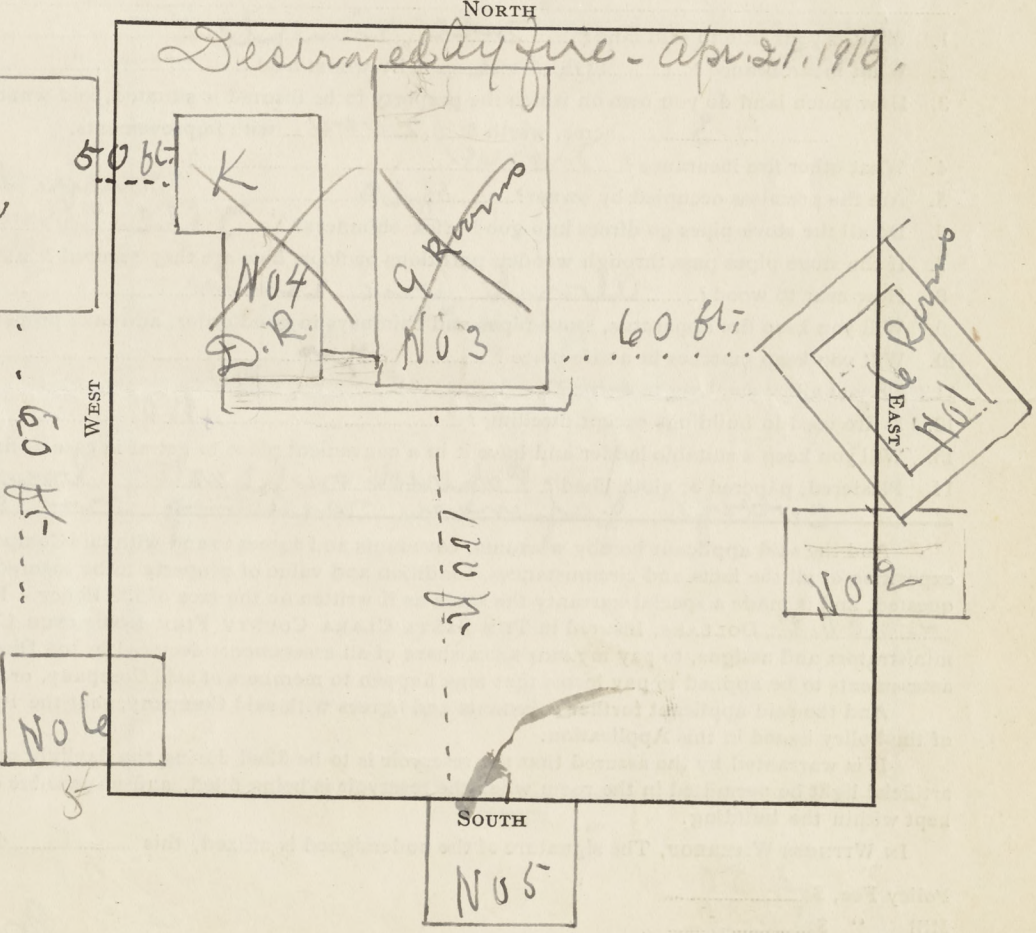
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd in Office at 11:30 A.M. Aug. 23, 1911.

Mailed - Aug. 26, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





195

1467

Date: 800 @ 12% = .960  
350 " 25% = 3.375  
450 " 25% = 1.125  
5.460

# APPLICATION

Of Mr. O. Post, Los Gatos Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty six hundred DOLLARS, for the term  
of five years, from the 26th day of August 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, 1 stories, 20 x 36 feet, built 1880, now in repair, shingle roof	400	300	
On dwelling No. 2, 1 stories, 14 x 24 feet, built 1880, now in repair, shingle roof	300	200	
On house No. 3, 1 stories, 24 x 60 feet, built 1880, now in repair, shingle roof	500	400	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	300	200	
On house No. 5, 14 x 36 feet, built 1880, now in repair, shingle roof	500	500	
On Piano	300	300	
On household furniture including beds, wearing apparel	300	300	
On boats			
On			
All while contained in dwellings No. 1-2-3-4-5-6			
On Windmill and Tank			
On Barn No. 1, 45 x 60 ft.	400	200	
On Barn No. 2			
On 10 Tons of Hay	720	60	
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No. 1 Hay, grain, tools, fruit, vehicles	500	250	
On Pumping Plant, \$			
On			
On			
On			
On			
Total amount		2600	

House and Barn No. 1 being situate on the Lape Viarr Ranch, West side of Reservoir Road, about 3 1/2 miles South West of Los Gatos, Santa Clara Co., Cal.  
House and Barn No 2 being situate \$1300

- What is your title to said land? See simple
- What incumbrance? none By whom held? —
- How much land do you own on which the property to be insured is situated, and what is its value? 43 acres, worth \$ 12000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Yes chimneys (3 in cottage)
- If the stove pipes pass through wooden partitions or floor, how are they secured? Well secured (timber & iron)
- How near to wood? about one inch
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? NO
- Is fire used in buildings except dwelling? NO
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Papered on plaster, boards select. One cottage furniture on walls

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2600.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19 day of Aug. 1911.

Policy Fee, \$ 2.50  
Mill " 27.30  
Total, \$ 29.80

Paid by check. Aug. 28. 1911.

Mr. O. Post APPLICANT.



No. 1468

# APPLICATION

OF

W. L. Gaulting

Campbell, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1475.00

Expires 31 day of August 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 9.75

Total amount paid - - \$ 12.25

Reverend of \$ 516.

Agent.

Approved Sept. 2. 1916.

W. L. Gaulting

President.

Ellen D. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

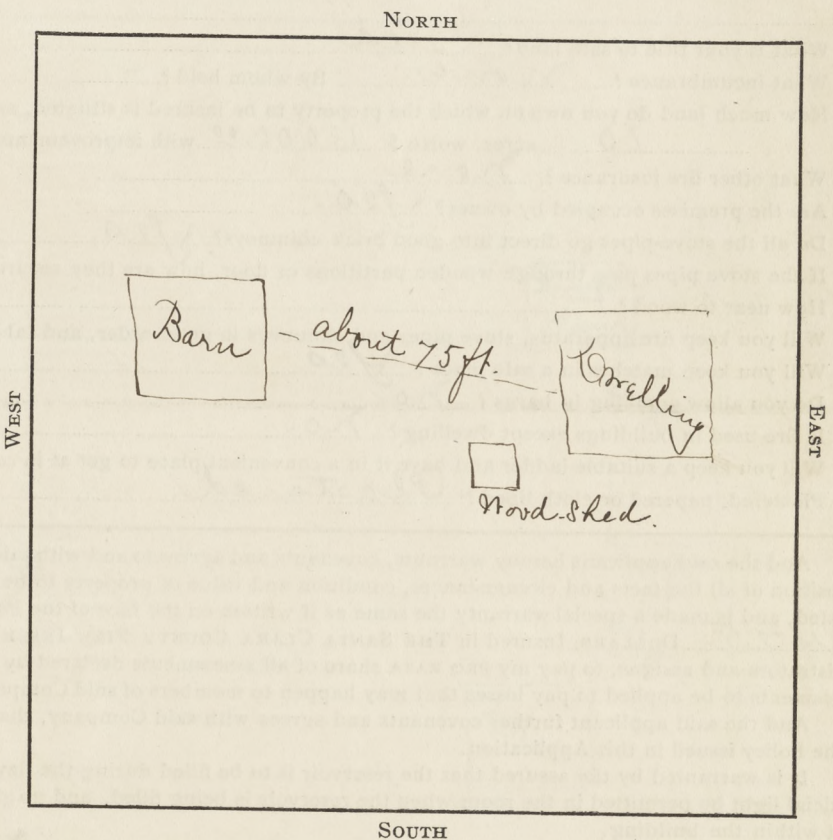
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 4:30 P. M. Aug. 30, 1911.  
mailed - Sept 2, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





186  
✓

1468

Rate:- 1000 @ .15 = 1.50  
475 @ .20 = .95  
1.95

## APPLICATION

Of W. C. Butting, Campbell. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Fourteen Hundred and Seventy-five DOLLARS, for the term  
of five years, from the 31st day of August 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>16</u> x <u>24</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>shing</u> roof			
On wing <u>1</u> stories <u>16</u> x <u>14</u> feet, built <u>1</u> " " " " " " " " " " " "			
On " <u>1</u> " <u>12</u> x <u>14</u> " " " " " " " " " " " "	750	500	
On house No. 2 <u>2</u> stories <u>x</u> feet, built <u>1</u> " " " " " " " " " " " "			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	300	200	
On			
On Piano	450	300	
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank			
On Barn No. 1 <u>30</u> x <u>44</u> ft - <u>10</u> ft posts - built <u>1900</u> - <u>good</u> repair	450	300	
On Barn No. 2			
On Tons of Hay			
On			
On <u>1</u> Horse	90	60	
On <u>1</u> Horse Wagon	90	60	
On <u>2</u> <u>1</u> Horse Spring Wagons	70	25	
On Horse Buggy			
On Horse Phaeton			
On <u>farm</u> <u>implements</u> and <u>tools</u> -	18	12	
On <u>harness</u> and <u>robes</u> <u>300</u> <u>Fruit</u> <u>Boxes</u> -	27	18	
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$ " " " " " " " " " " " " " " " " " "			
On			
On			
On			
On			
Total amount	2243	1473	

House and Barn No. 1 being situate on Johnson Ave. and Dry Creek Road  
about 3/4 of a mile North-East of Campbell, Santa Clara Co., Cal.  
House and Barn No 2 being situate

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? -
3. How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 6000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1473 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30th day of August 1911.

Policy Fee, \$ 2.50  
Mill " \$ 9.75  
Total, \$ 12.25

W. C. Butting, APPLICANT.

Paid by check Aug. 30, 1911.



No. 1469

# APPLICATION

OF

J. Smith

Lambertell Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 750.00

Expires 1st day of September 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 6.75

Total amount paid - - \$ 9.25

Renewal of #511  
Agent.

Approved Aug 26. 1911

E. A. Smith

President.

Ellen A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ½ to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100. Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

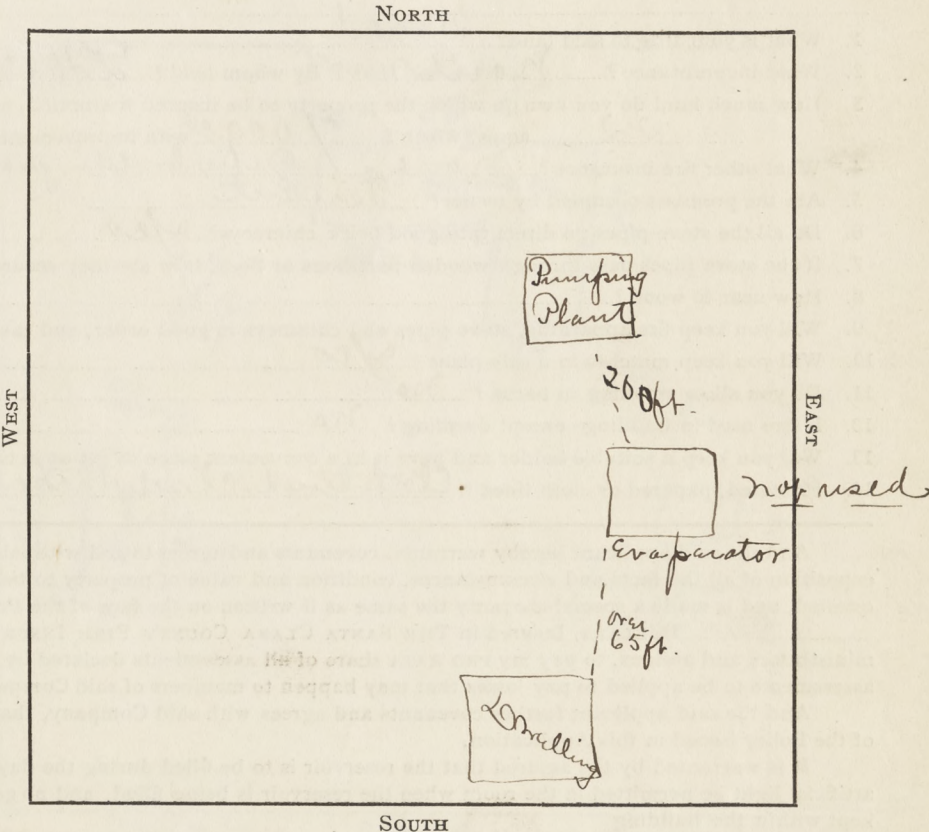
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 2 P. M. Aug. 26. 1911.

Mailed - Sept 9. 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





6.  
1/2

1469

Date: 150 @ 10% = 15%

SAN JOSE, CAL., June 20, 1914

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Having purchased of L. Hiatt the property described in  
Policy No. 1469 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said L. Hiatt  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Emma C. Stone

Ware and Provisions

Pumping Plant - 24x24 ft. - iron roof - Gasoline  
Pumping engine

1400 600

Expired - Sept. 1, 1916 -  
Renewed - #3090

Total amount

1650 750

House and Barn No. 1 being situate on Phelps Avenue between Payne Ave and  
Williams Road near Campbell Santa Clara Co., Cal.

House and Barn No 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? L. Hiatt Loss payable June 20, 1914
3. How much land do you own on which the property to be insured is situated, and what is its value? 22 acres, worth \$ 7000.00 with improvements.
4. What other fire insurance? None Other buildings insured in this Co. - #1144 - #906
5. Are the premises occupied by owner? Tenant
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? ---
8. How near to wood? ---
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Cloth lined, closely latched and papered. Ceilings above

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 750  
DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of Aug 1911.

Policy Fee, \$ 2.50  
Mill " \$ 6.75  
Total, \$ 9.25

L. Hiatt

APPLICANT.

Paid by check. Sept 9, 1911.



No. 1470

# APPLICATION

OF

W. C. Duckwall

Campbell Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2366.00

Expires 1st day of September 1914

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 7.90

Total amount paid, - - - \$ 10.20

Marshall A. Davis

Agent.

Approved, Sept 2 1911

E. J. Pettit

President.

Ella A. Taylor

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

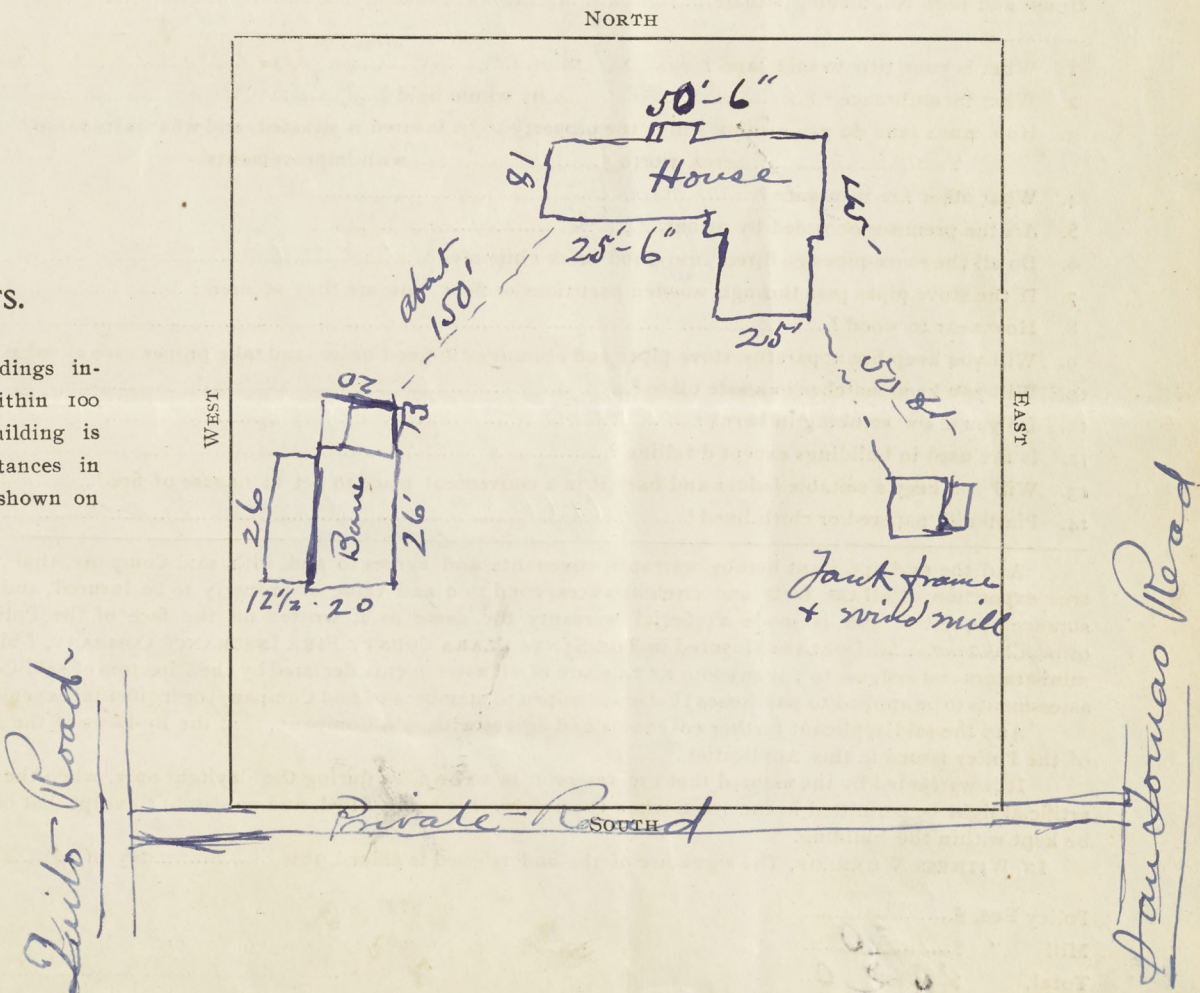
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid at 9 a.m. Sept 1, 1911.

Mailed - Sept 2, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1469.

Date: 150 @ .10% = .15%  
600 @ .20% = 1.20  
1.35

## APPLICATION

Of L. Hiatt, Campbell, Postoffice, Santa Clara County, Cal.

The Santa Clara County Fire Insurance Company, for indemnity and insurance against loss or damage by fire, for the sum of Seven Hundred and Fifty DOLLARS, for the term of five years, from the first day of September 1911, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value
On dwelling No. <u>2</u> stories <u>12</u> x <u>20</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>Shake</u> roof	<u>250</u>	<u>150</u>
On wing <u>1</u> stories <u>14</u> x <u>14</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof		
On <u>house</u> No. <u>2</u> stories <u>x</u> feet, built <u>1</u> , now in <u>"</u> repair, <u>"</u> roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions		
On <u>Piano</u>		
On <u>Pumping Plant - 24 x 24 ft - iron roof - Gasoline</u>	<u>1400</u>	<u>600</u>
On <u>Pumping engine</u>		
All while contained in dwelling No.		
On Windmill and Tank		
On Barn No. <u>1</u>		
On Barn No. <u>2</u>		
On <u>Tons of Hay</u>		
On <u>Horses</u>		
On <u>Horse Wagon</u>		
On <u>Horse Spring Wagon</u>		
On <u>Horse Buggy</u>		
On <u>Horse Phaeton</u>		
On <u>Harness and Robes</u>		
All while contained in Barn No.		
On Pumping Plant, \$ <u>1150.00</u> , on Pump House, \$ <u>700.00</u>		
On <u>Property</u>		
On <u>Property</u>		
On <u>Property</u>		
On <u>Property</u>		
Total amount	<u>1650</u>	<u>750</u>

House and Barn No. 1 being situated on Phelps Avenue between Payne Ave and Williams Road, near Campbell, Santa Clara Co., Cal.

House and Barn No 2 being situated

- What is your title to said land? Deed
- What incumbrance? None By whom held? L. Hiatt Loss payable June 20, 1914
- How much land do you own on which the property to be insured is situated, and what is its value? 22 acres, worth \$ 7000.00 with improvements.
- What other fire insurance? None Other buildings insured in this Co. - #1144 - #906
- Are the premises occupied by owner? Tenant
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? ---
- How near to wood? ---
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lined, closely latched and papered. Ceiled above.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 750 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 26 day of Aug 1911.

Policy Fee, \$ 2.50  
Mill " \$ 6.75  
Total, \$ 9.25

L. Hiatt APPLICANT.

Paid by check. Sept 9, 1911.



No. 1470.

# APPLICATION

OF

W. C. Duckwall

Campbell Post Office,  
Santa Clara County, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Drifts, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

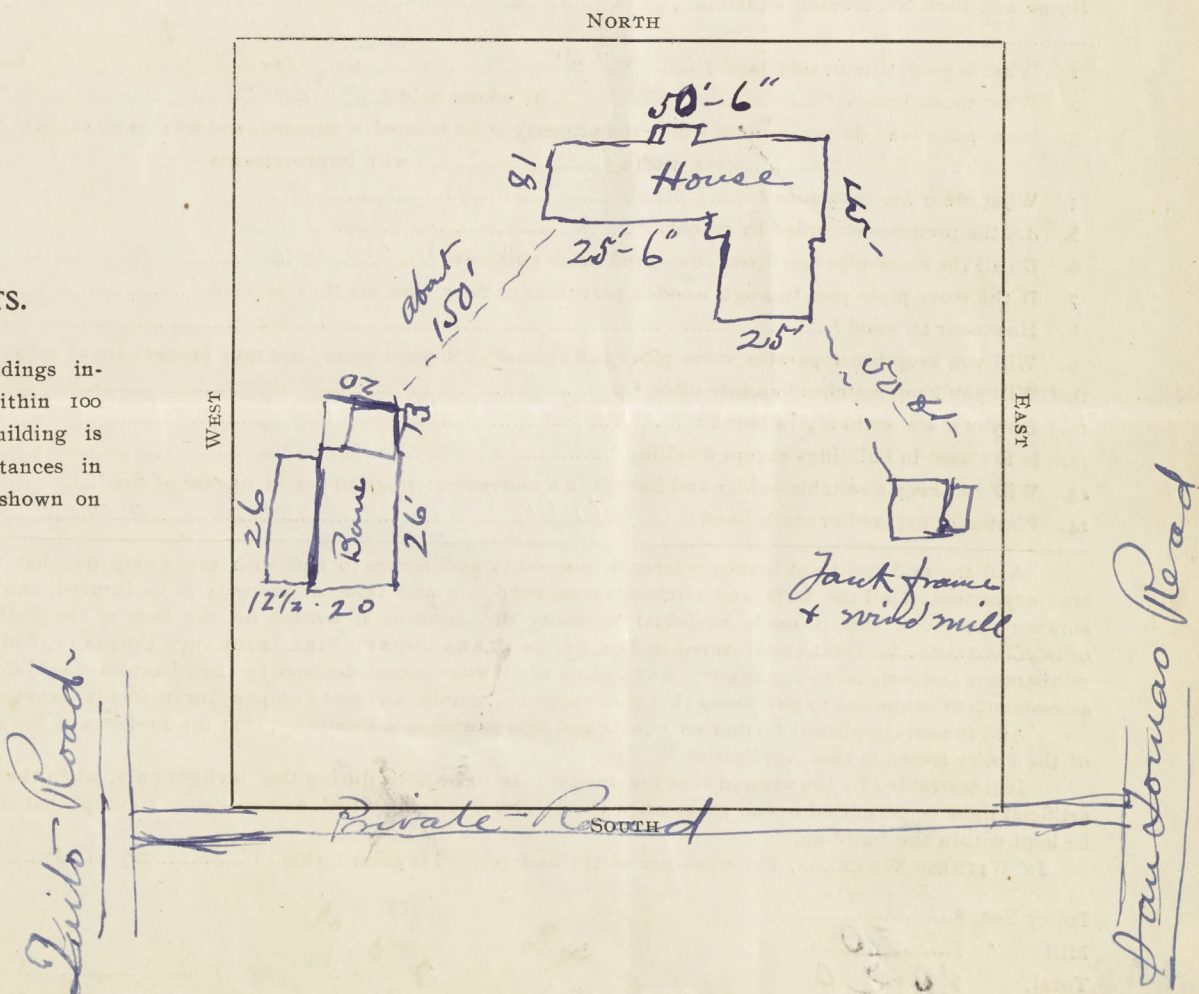
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid at 9 a.m. - Sept 1, 1911.

Mailed - Sept 2, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





11  
✓

1470.

Rate:  $2166 @ .10 = 2166$   
 $200 @ .20 = 400$   
2566

# APPLICATION

Of M. C. Bucknall Campbell, Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Two thousand five hundred sixty six DOLLARS, for the term  
of three years, from the 1st day of September 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>18</u> x <u>50</u> feet, built <u>1900</u> , now in <u>good</u> repair, <u>single</u> roof }			
On wing <u>one</u> <u>1</u> stories <u>27</u> x <u>27</u> feet, built <u>1900</u> now in <u>good</u> repair, <u>single</u> roof }	<u>2500.00</u>	<u>1666.00</u>	
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof.			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>450.00</u>	<u>300</u>	
On.....			
On Piano.....			
On.....			
On.....			
All while contained in dwelling No. <u>frame</u>			
On Windmill and Tank <u>1 tank house 16x16 - 8000 gal tank</u>	<u>300.00</u>	<u>200.00</u>	
On Barn No. 1 <u>20' x 26' - shed 13 1/2 x 26 - shed 13 1/2 x 20</u>	<u>300.00</u>	<u>200.00</u>	
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>3550.00</u>	<u>2366.00</u>	

House and Barn No. 1 being situate 3 miles W. of Campbell on private road conn-  
ing Quila Road and San Tomas Aquino Road.  
House and Barn No. 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? \$4500.00 By whom held? E. M. Thomson
- How much land do you own on which the property to be insured is situated, and what is its value? 30 acres, worth \$150.00.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? one in brick, one in terra cotta
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No
- Is fire used in buildings except dwelling? No
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? all ceiling with beaded tongue + groove  
trans coating.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 2566.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30th day of Aug. 1911.

Policy Fee, \$ 2.50  
Mill " 2.70  
Total, 20.20

M. C. Bucknall APPLICANT.

\$9.58 Paid by Check Sept 1, 1911.  
.62 Paid - Sept 8, 1911.



No. 1471.

# APPLICATION

OF

James Anderson  
Superintendent  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$1905.<sup>00</sup>  
Expires 1st day of Sept 1914  
Policy Fee - - \$2.50  
Mill Fee - - \$9.85  
Total amount paid - - \$11.85

Adrian  
Agent.

Approved Sept. 2, 1911  
Ella O. Taylor  
President,  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

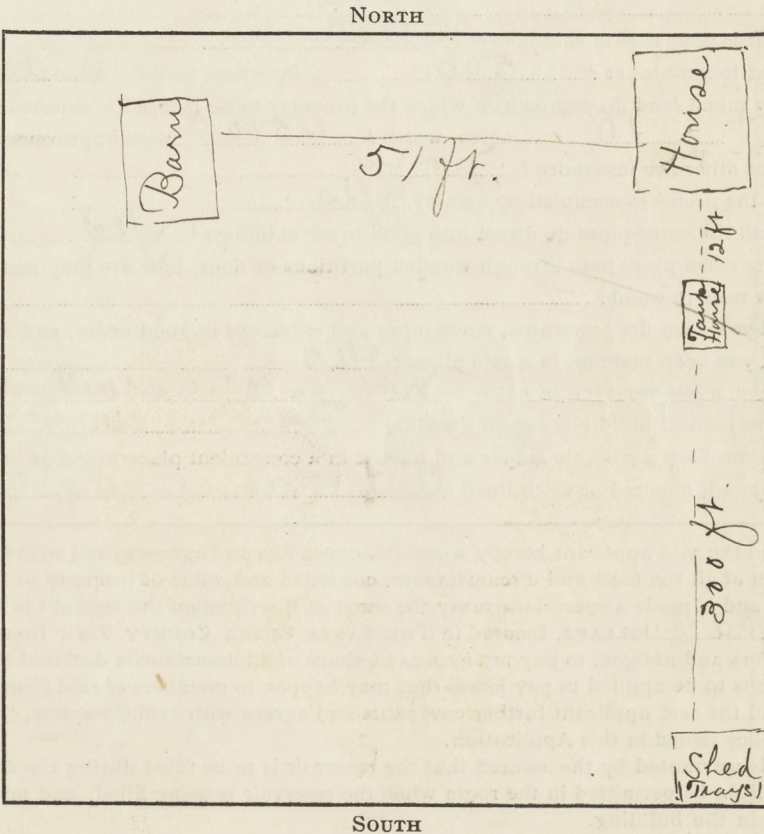
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd. 11:30 a.m. Sept 1, 1911.

Mailed Sept 2, 1911



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1471.

Date: 1610 @ 18 = 2416  
235 @ 25 = 5875  
60 @ 20 = 1200

## APPLICATION

1610 @ 17 = 27370  
Rate changed - Sept 29, 1913.  
D.O. #12. Tena cotta added in Tank house

Of James Anderson, Supertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Nineteen Hundred and five DOLLARS, for the term  
 of 3 years, from the first day of September 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>47</u> feet, built <u>1893</u> , now in <u>good</u> repair, <u>shing</u> roof } On wing ..... stories ..... feet, built ..... , now in ..... repair, ..... roof } On ..... }	1620	1080	
On house No. 2 ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	300	200	
On Piano	335	200	
On			
On			
On			
All while contained in dwelling No. <u>One</u> .			
On Windmill and Tank-house - <u>one story</u>	200	130	
On Barn No. 1 <u>20 x 24 ft - good repair</u>	75	50	
On Barn No. 2			
On <u>5</u> Tons of Hay	60	40	
On			
On Horses			
On <u>One</u> Horse Wagon	75	50	
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On <u>2</u> Horse Surreys	100	65	
On Harness and Robes	45	30	
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On <u>215</u> Fruit Trays - (new) - (while in shed)	75	50	
On <u>150</u> " Boxes	75	50	
On			
Total amount <u>Nineteen Hundred five</u>	2900	1905	

House and Barn No. 1 being situated on Titus Ave. near Prospect Rd. about  
2 1/2 miles from Supertino, Santa Clara Co., Cal.  
 House and Barn No 2 being situated.....

- What is your title to said land? Deed
- What incumbrance? 500 By whom held? Santa Clara Valley Bank.
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 4500.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No - Yes at times in Tank house
- Is fire used in buildings except dwelling? No - Tena cotta fire put in Tank house Sept 29, 1913
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Cloth lined, closely tacked, and papered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....

1905.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this first day of September 1911.

Policy Fee, \$ 2.50 Extra Prem. for 1 yr. 30 cents  
 Mill " \$ 9.35  
 Total, \$ 11.85

Paid by assured - Sept. 1, 1911.

James Anderson APPLICANT.

Received 1290  
613



No. 142.

# APPLICATION

OF

Elizabeth Leach  
Route 2.

William B. Sawyer Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 4500.<sup>00</sup>

Expires 2<sup>nd</sup> day of Sept. 1916.

Policy Fee	-	-	-	\$250
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Mill Fee	-	-	-	\$22.50
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Total amount paid - \$25.00

Anna C. Pack.

Agent.

Approved *Sept. 21* 1911

20th

President.

ella D. Taylor.

Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

## DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue.....	Rate 17c on \$100.
Exposure and stove-pipe.....	Rate 25c on \$100.
Exposure and cloth lining.....	Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate;  
Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate,

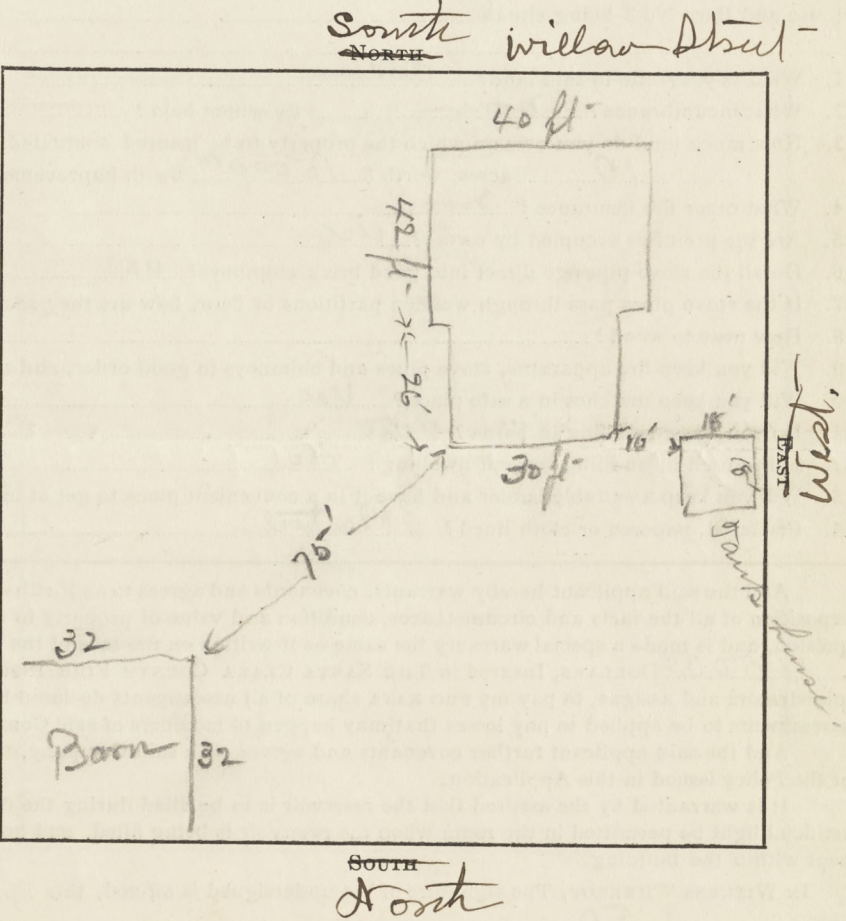
20c on \$100.  
Contents to rate same as buildings in which

## EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decid at 1:45 P.m. - Sept. 2, 1911  
mailed - Sept. 2, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# 1472. 4500 @ .10% 4.50 APPLICATION

Of Elizabeth Keesling San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Forty five hundred + <sup>no</sup> 100 DOLLARS, for the term  
 of five years, from the 2nd day of September 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ <sup>2</sup> / <sub>3</sub> Value	Rate
On dwelling No. 1, <u>2</u> stories, <u>46</u> x <u>68</u> feet, built <u>1882</u> , now in <u>good</u> repair, <u>Shingle</u> roof }	<u>6000</u>	<u>3600</u>	
On wing ..... stories..... x..... feet, built 1....., now in..... repair,..... roof }			
On .....			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>1030</u>	<u>500</u>	
On .....			
On Piano <u>grand</u> .....	<u>400</u>	<u>200</u>	
On <u>Shant painted china</u> .....	<u>100</u>	<u>50</u>	
On .....			
On .....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>house</u> .....	<u>400</u>	<u>150</u>	
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>7930</u>	<u>4500</u>	

House and Barn No. 1 being situate on Willow street nearly opposite Cherry Ave in the  
Willows near San Jose  
 House and Barn No 2 being situate.....

- What is your title to said land? deed
- What incumbrance? none By whom held?.....
- How much land do you own on which the property to be insured is situated, and what is its value?.....  
10 acres, worth \$ 15000<sup>no</sup> with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of Sept 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 22.50  
 Total, \$ 25.00

Elizabeth Keesling APPLICANT.

Paid by check. Sept. 2, 1911.



No. 1473.

# APPLICATION

OF

A. A. Borden.

Paratoga Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1200

Expires 5th day of Sept. 1912.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 2.40

Total amount paid - - \$ 4.90

A. C. Brandenburg  
Agent.

Approved Sept. 9. 1911.

C. J. Pettit.  
President.

Ellen D. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

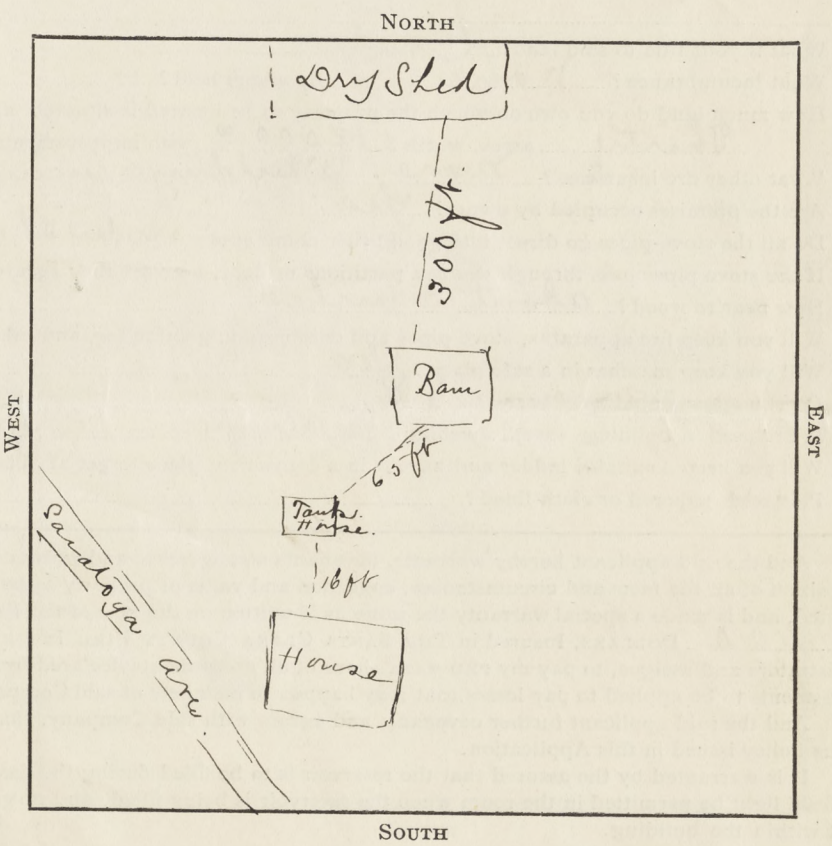
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Dec'd - 9:40 P. M. Sept. 5, 1911.

mailed - Sept 9, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



3. Not classified 125-15th 1473. 1200 @ 20% 2.40

APPLICATION

Of H. A. Boysen Saratoga Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twelve Hundred and Fifty DOLLARS, for the term  
of One year, from the Fifth day of Sept 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On <u>Fifteen tons of dried prunes</u>	<u>1875</u>	<u>1200</u>	
On.....			
On.....			
All while contained in dwelling No. <u>Fruit House insured in this</u>			
On Windmill and Tank..... <u>Company under Policy #1439.</u>			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay..... <u>Whole amt. of fruit not yet in</u>			
On..... <u>crushed.</u>			
On.....Horses..... <u>It is hereby agreed, that in case</u>			
On.....Horse Wagon..... <u>of loss, it shall be determined by</u>			
On.....Horse Spring Wagon..... <u>this Company the amount of fruit</u>			
On.....Horse Buggy..... <u>there was in storage at that time;</u>			
On.....Horse Phaeton..... <u>or in case of an assessment for</u>			
On..... <u>loss, other than this, the same</u>			
On Harness and Robes..... <u>rule be applied.</u>			
All while contained in Barn No. <u>Nov. 22. 1911</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
On.....			
Total amount..... <u>Fruit Sold.</u>		<u>1200</u>	

Fruit House  
House and Barn No. 1 being situate on Saratoga Ave. near Saratoga, Santa  
Clara County, Cal.  
House and Barn No 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? -
3. How much land do you own on which the property to be insured is situated, and what is its value? Thirty acres, worth \$ 18000.00 with improvements.
4. What other fire insurance? none Buildings insured under Policy #1439.
5. Are the premises occupied by owner? Yes connected with Fruit House.
6. Do all the stove-pipes go direct into good brick chimneys? Indry shed, large gal. iron pipe used
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Well Secured Iron collar (fruit
8. How near to wood? about 3 inches.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? In dipper in Dry Shed, in fruit season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
1200 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this Fifth day of Sept 1911.

Policy Fee, \$ 2.50  
Mill " \$ 2.40  
Total, \$ 4.90  
H. A. Boysen APPLICANT.

Paid by assured. Sept. 6. 1911.



No. 1474

# APPLICATION

OF

Robert Blank.

R.F.D. #7.

San Jose, Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 1650.00

Expires 6th day of Sept. 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 10.75

Total amount paid - - \$ 1325

X A.H. Blank Agent.

Approved Sept 7, 1916

E. J. Taylor, President.

Ella R. Taylor, Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

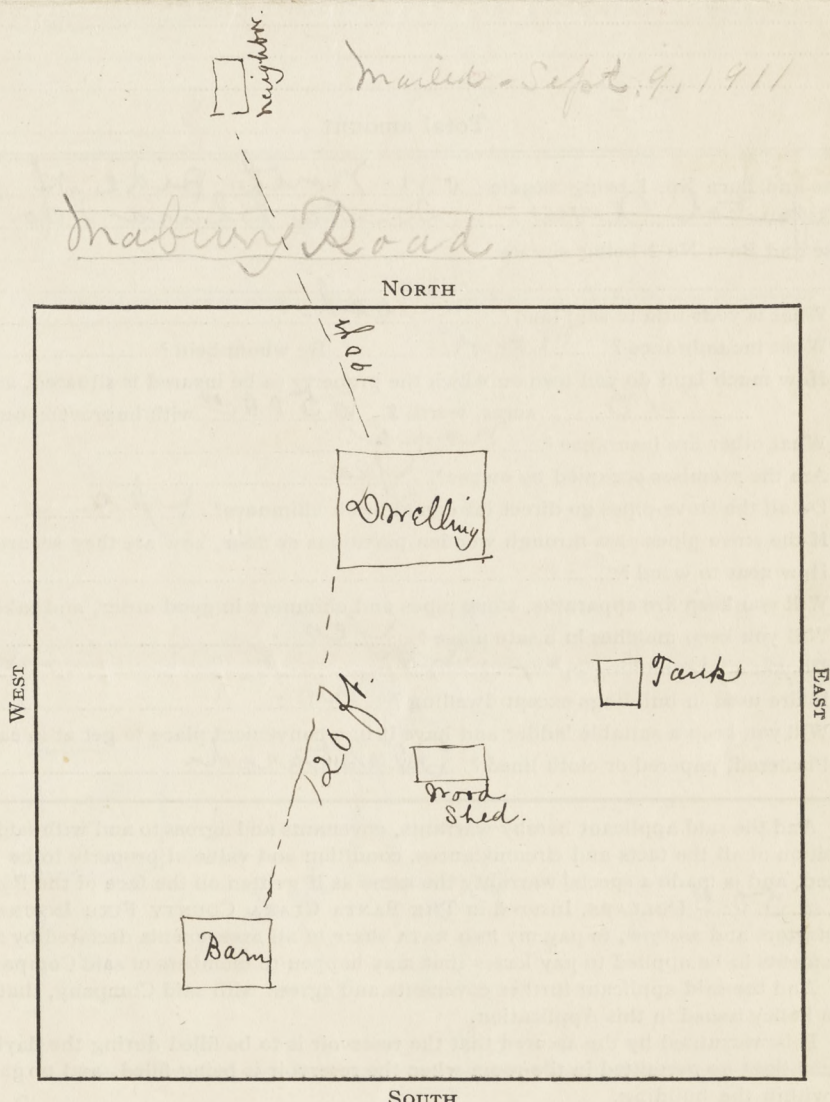
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Dec'd. 3:30 P.M. - Sept 6, 1911.

Mailed - Sept. 9, 1911

Mabury Road.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1911  
✓

1474

Date: 1150 @ .10% = 1.15  
500 ... 20 = 1.00  
2.15 per

# APPLICATION

Sept. 20, 1911

Of R. Blanch San Jose, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Sixteen Hundred and Fifty DOLLARS, for the term  
of five years, from the sixth day of September 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof	<u>1600</u>	<u>1000</u>	
On wing <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof			
On <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof			
On house No. 2 <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>250</u>	<u>150</u>	
On <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof			
On Piano			
On <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof			
On <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof			
On <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1 <u>11</u> x <u>32</u> ft. <u>2</u> story <u>good</u> repair	<u>1000</u>	<u>500</u>	
On Barn No. 2			
On <u>1</u> Tons of Hay			
On <u>1</u> Horses			
On <u>1</u> Horse Wagon			
On <u>1</u> Horse Spring Wagon			
On <u>1</u> Horse Buggy			
On <u>1</u> Horse Phaeton			
On <u>1</u> Harness and Robes			
All while contained in Barn No. 1			
On Pumping Plant, \$ <u>1000</u> , on Pump House, \$ <u>500</u>			
On <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof			
On <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof			
On <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof			
On <u>1</u> stories <u>10</u> x <u>30</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>Shing</u> -roof			
Total amount	<u>2850</u>	<u>1650</u>	

Exp. - Sept. 6, 1916.  
Renewed - #3083.

House and Barn No. 1 being situate on north side of Mabury Road, near  
Capital Ave. Santa Clara Co. Cal.  
House and Barn No 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ 6500.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? ---
8. How near to wood? ---
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1650.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of Sept 1911.

Policy Fee, \$ 2.50  
Mill " 10.75  
Total, \$ 13.25

Robert Blanch APPLICANT.

Paid by check, Sept. 6, 1911.



No. 1475.

# APPLICATION

OF

J. E. Libanon

Sanfentine Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 800.00

Expires 8th day of Sept. 1912.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 2.00

Total amount paid - - \$ 4.50

E. J. Pettit

Agent.

Approved Sept 1-9 1911

E. J. Pettit

President.

Elle A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue Rate 17c on \$100.  
Exposure and stove-pipe Rate 25c on \$100.  
Exposure and cloth lining Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.
- Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.
- Dairies and cheese factories; Rate 20c on \$100.
- Steam engines, Boilers, etc. Rate 40c on \$100.
- Fruit driers, 80c on \$100.
- School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

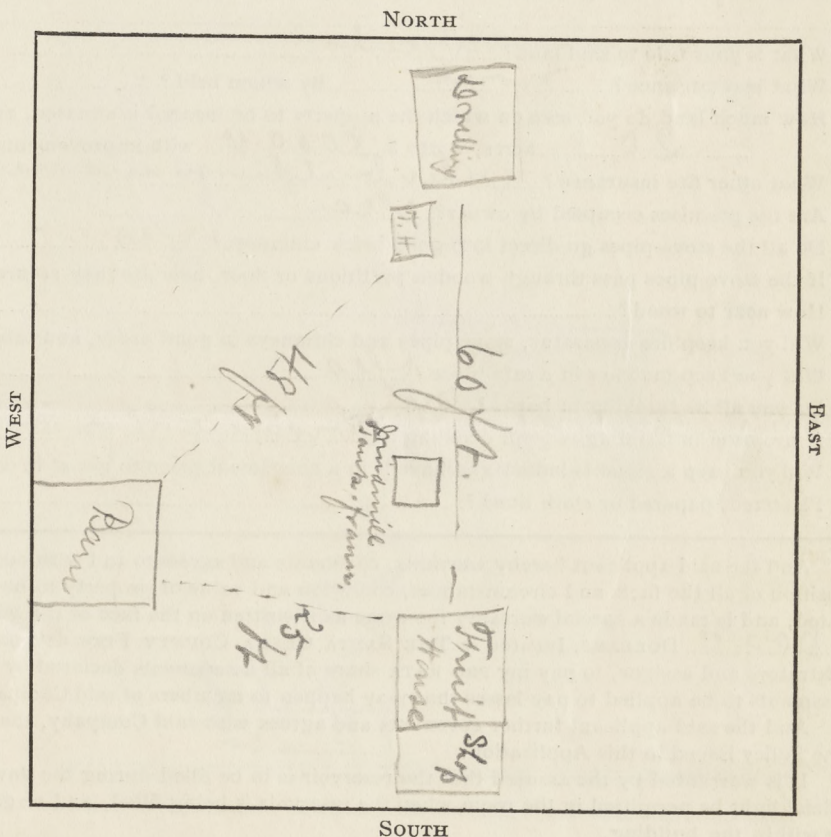
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd 3:45 P. M. - Sept 8, 1911.

Mailed - Sept 15, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



12 ✓

Not in Classification Book. 1475.

Date: 800 @ 25 = 2.00

## APPLICATION

Of Thomas E. Gibson, Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Eight Hundred DOLLARS, for the term  
of one years, from the eight day of September 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On Piano <u>6 tons Dried Prunes (property of T. E. Gibson)</u>	<u>6.00</u>	<u>4.00</u>	
On <u>6 tons " " " " Estate of A. E. Gibson</u>	<u>6.00</u>	<u>4.00</u>	
On .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
All while contained in dwelling No. <u>Fruit House of T. E. Gibson, in</u>			
On Windmill and Tank <u>insured in this Company under</u>			
On Barn No. 1 <u>Policy # 1465.</u>			
On Barn No. 2			
On .....Tons of Hay.....			
On .....Horses.....			
On .....Horse Wagon.....			
On .....Horse Spring Wagon.....			
On .....Horse Buggy.....			
On .....Horse Phaeton.....			
On .....Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
Total amount.....	<u>12.00</u>	<u>8.00</u>	

Fruit House  
House and Barn No. 1 being situate on property of assured on North-West Corner of  
Paratoga and Mountain View Road, and Homestead Rd - Santa Clara  
House and Barn No 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? -
3. How much land do you own on which the property to be insured is situated, and what is its value?  
20 acres, worth \$ 8000.00 with improvements
4. What other fire insurance? Other buildings insured in this Company. Policy #1465.
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? Forge in Shop connected with Fruit House.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 800.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of Sept 1911.

Policy Fee, \$ 2.50 Gibson 1.00  
Mill " \$ 2.00 Estate 1.00  
Total, \$ 4.50 2.00

Recd. Payments. Sept. 15, 1911.  
check.

Thomas E. Gibson  
Thomas E. Gibson as Executor of A. E. Gibson  
Charles A. Whitmore Executor of A. E. Gibson  
APPLICANT.



No. 1476.

# APPLICATION

OF

George G. Weber,

Superintendent  
Santa Clara County, Cal.

Post Office,

Amount Insured - - \$ 1500.00

Expires 10th day of September 1910.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 13.25

Total amount paid - - \$ 15.75

E. J. Pettit,

Agent.

Approved Sept. 11, 1911

E. J. Pettit,

President.

Edna A. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.  
Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

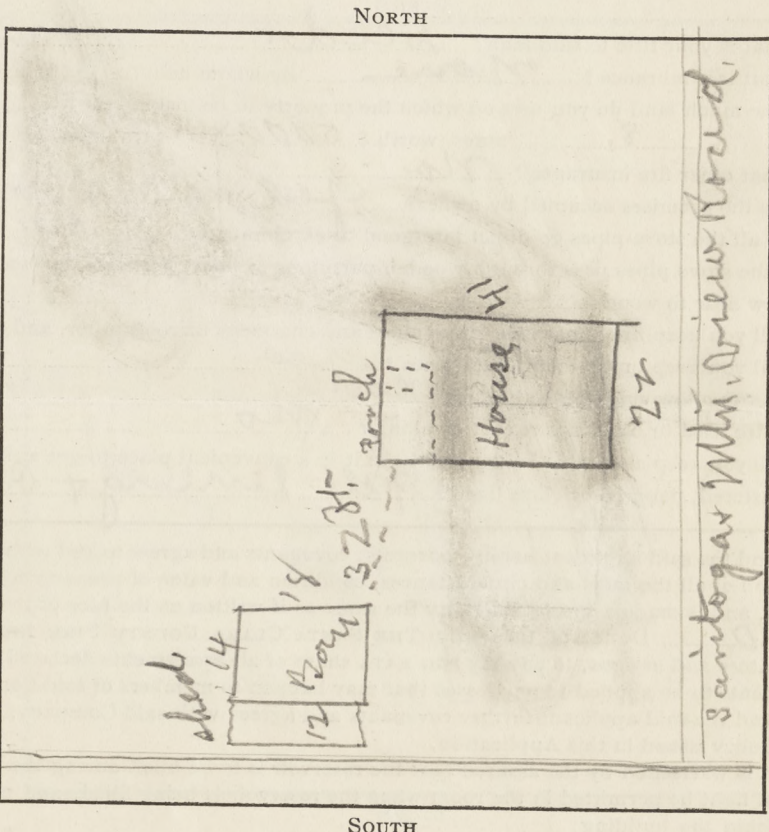
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - 9 a.m. - Sept. 12, 1911.

Delivered - Sept 21, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



12  
✓  
Duplicate Policy  
Issued Sept 1, 1914.

1476.

Rate: 1380 @ .17 = 2.346  
120 @ .25 = .300  
2.646

# APPLICATION

Of George E. Weber, Cupertino, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of fifteen hundred DOLLARS, for the term  
of five years, from the 10<sup>th</sup> day of Sept, 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>41</u> x <u>22</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1800</u>	<u>1200</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>400</u>	<u>180</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>1</u> .....			
On Windmill and Tank.....			
On Barn No. 1 ..... <u>18 x 14 - 12 ft</u> <u>Porta, arched 12 ft</u>	<u>220</u>	<u>120</u>	
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. <u>1</u> .....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>2420</u>	<u>1500</u>	

expired - Sept 10, 1916.  
Renewed - #3088.

Renewed Sept 1, 1914

House and Barn No. 1 being situate West Side, Mtn View & Santry Rd  
near Cupertino,  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? M. E. Schuch, Ernest W. Stice
3. How much land do you own on which the property to be insured is situated, and what is its value? 8 acres, worth \$ 5000.00 with improvements. Loss payable to Frederick J. Janssen. July 17, 1915
4. What other fire insurance? no.
5. Are the premises occupied by owner? yes no tenant
6. Do all the stove-pipes go direct into good brick chimneys? Terra Cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? felt lining & paper.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10<sup>th</sup> day of Sept, 1911.

Policy Fee, \$ 2.50  
Mill " \$ 3.25  
Total, \$ 15.75

George E. Weber APPLICANT.

Paid by check Sept 21, 1911.



No. 1477

# APPLICATION

OF

J. E. Dineen

Post Office,  
Santa Clara County, Cal.

Amount Insured - \$2000.00

Expires 2 day of Sept. 1916.

Policy Fee - \$2.50

Mill Fee - \$10.00

Total amount paid - \$12.50

Renewal # 503- 30 men.

Agent.

Approved Sept. 16. 1916

E. J. Dineen

President.

Ella A. Taylor

Secretary.

## Classification of Ri

First class dwellings and contents basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, through roof, floor or side walls, adds to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending roof, floor or side walls, doubles basis rate; Rate, 15c on \$100.
3. Cloth lining for whole or any part ing, unless closely tacked to boards, and or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 buildings classed as exposures) adds 1/2 rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17

Exposure and stove-pipe... Rate 25

Exposure and cloth lining... Rate 20

Galvanized iron flues, incased in cen larger flues with air chamber bet classed with brick chimney, and rate as Tank houses if near dwelling, rate w close to barn, rate with barn.

Barns or stables, detached, and their rate at twice a dwelling; Rate 20c on \$100. Barns, (Exposure), rate 2 1/2 times b Rate, 25c on \$100.

Fruit houses and Fruit driers (privat shops, store houses, and other out- detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100. Fruit driers, 80c on \$100.

School houses and Churches, detach- 20c on \$100. Contents to rate same as buildings they are kept.

### EXPOSURES

An out-building, except a barn or which no fire is used, is not an exp dwelling, but a barn or stable is an a dwelling, and a dwelling is an exp barn or stable.

When two or more buildings, adjoin jacent, are occupied by the same f common purpose, so that the buildin separated, constitute a single hazard not exposures to each other.

SAN JOSE, CAL., June 7th 1915

Having purchased of Gertrude C. Portal the property described in Policy No. 1476 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said Gertrude C. Portal I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Elizabeth A. Doidge

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

Dwelling

72 ft.

Barn

25 ft.

Shop and Tool House

EAST

SOUTH



12  
Duplicate Policy  
Issued Sept. 1, 1914.

1476.

Rate:  $1380 @ .17 = 2.346$   
 $120 @ .25 = .300$   
2.646

## APPLICATION

Of George E. Weber, Cupertino, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of fifteen hundred DOLLARS, for the term  
of five years, from the 10<sup>th</sup> day of Sept. 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>41</u> x <u>22</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1800</u>	<u>1200</u>	
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>400</u>	<u>180</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>1</u> .			
On Windmill and Tank			
On Barn No. 1 <u>18 x 14 - 12 ft (Pole) + shed 12 ft</u>	<u>220</u>	<u>120</u>	
On Barn No. 2			
On ..... Tons of Hay			
On .....			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On .....			

Having purchased of ..... the property described in ..... in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said ..... I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

4. What other fire insurance? no.
5. Are the premises occupied by owner? yes no-tenant
6. Do all the stove-pipes go direct into good brick chimneys? Terra Cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? felt lining & paper

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10<sup>th</sup> day of Sept. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 3.25  
Total, \$ 5.75

George E. Weber APPLICANT.

Paid by Check. Sept 21, 1911.



# APPLICATION

OF

No. 1477

J. E. Driscoll

San Gabriel  
Santa Clara County, Cal. Post Office,

Amount Insured - \$2000.00

Expires 12 day of Sept. 1916.

Policy Fee - \$2.50

Mill Fee - \$10.00

Total amount paid - \$12.50

Renewal # 503- 30 men.

Agent.

Approved Sept. 16. 1916

J. E. Driscoll

President.

Ella A. Taylor

Secretary.

## Classification of Risk

First class dwellings and contents basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, through roof, floor or side walls, adds to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending roof, floor or side walls, doubles basis rate; Rate, 15c on \$100.
3. Cloth lining for whole or any part ing, unless closely tacked to boards, and or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 buildings classed as exposures) adds 1/2 rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17  
Exposure and stove-pipe... Rate 25  
Exposure and cloth lining... Rate 20

Galvanized iron flues, incased in cement larger flues with air chamber betw classed with brick chimney, and rate as Tank houses if near dwelling, rate w close to barn, rate with barn.

Barns or stables, detached and their rate at twice a dwelling; Rate 20c on \$1 Barns, (Exposure), rate 2 1/2 times b Rate, 25c on \$100.

Fruit houses and Fruit driers (privat shops, store houses, and other out- detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20 Steam engines, Boilers, etc. Rate 40 Fruit driers, 80c on \$100.

School houses and Churches, detach 20c on \$100.

Contents to rate same as buildings they are kept.

### EXPOSURES

An out-building, except a barn or which no fire is used, is not an exp dwelling, but a barn or stable is an e a dwelling, and a dwelling is an exp barn or stable.

When two or more buildings, adjoin jacent, are occupied by the same p common purpose, so that the buildin separated, constitute a single hazard not exposures to each other.

FOR VALUE RECEIVED, I hereby assign my interest in the within Policy of Insurance to

Gertrude L. Portal

June 4th, 1915

Geo. E. Weber

having given his obligations as required in Section 1 of Article XI of this Company, The Santa Clara County Fire Insurance Company, hereby consents to the above assignment.

Secretary.

San Jose, Cal., 1916

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

EAST

Dwelling

72 ft.

Barn

25 ft.

Shop and Tool House

EAST

SOUTH



12 ✓  
Duplicate Policy  
Issued Sept 1, 1914.

1476.

Rate: 1380 @ .17 = 2.346  
120 @ .25 = .300  
2.646

# APPLICATION

Of George E. Weber, Cupertino, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of fifteen hundred DOLLARS, for the term  
of five years, from the 10<sup>th</sup> day of Sept, 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>41</u> x <u>22</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1800</u>	<u>1200</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>400</u>	<u>180</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>1</u> .....			
On Windmill and Tank.....			
On Barn No. 1..... <u>18 x 14 - 12 ft (Post &amp; shed) 12 ft</u>	<u>220</u>	<u>120</u>	
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			

expired - Sept 10, 1916.  
Renewed - #3088.

duties pertaining to his office, and the accounting for all moneys and other property of the Company received by him.

SECTION 2.—The Treasurer shall give bonds in the sum of \$2500 for the faithful performance of all duties pertaining to his office, and the accounting for all moneys and other property of the Company received by him. All bonds of the officers and employes of this Company shall be approved by the Executive Committee and filed with the President.

## Article XV. LOSS.

SECTION 1.—Every member of the Company who may sustain loss or damage by fire, shall immediately notify

said assessment on behalf of the Company, together with 15 per cent damages and cost of suit.

## Article XVIII. COMPENSATION.

SECTION 1.—Each Director or member of the Executive Committee shall receive \$2.00 per day, for each day actually spent on business of the Company pertaining to his office, except when soliciting insurance.

SEC. 2.—The Treasurer shall receive one-half per cent on all moneys paid out by him.

SEC. 3.—Each agent shall receive one dollar for each application obtained by him which shall be approved.

8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? felt lining & paper.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
1500. DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10<sup>th</sup> day of Sept., 1911.

Policy Fee, \$ 2.50  
Mill " \$ 3.25  
Total, \$ 5.75

George E Weber APPLICANT.

Paid by check. Sept 21, 1911.



No. 1477

# APPLICATION

OF

J. E. Duncan

San Gabriel  
Santa Clara County, Cal.

Amount Insured - \$ 2000.00

Expires 12 day of Sept. 1916.

Policy Fee - \$ 2.50

Mill Fee - \$ 10.00

Total amount paid - \$ 12.50

Renewal of # 503 - \$ 30 new.

Agent.

Approved Sept. 16. 1916

J. E. Duncan

President.

Ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.

3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

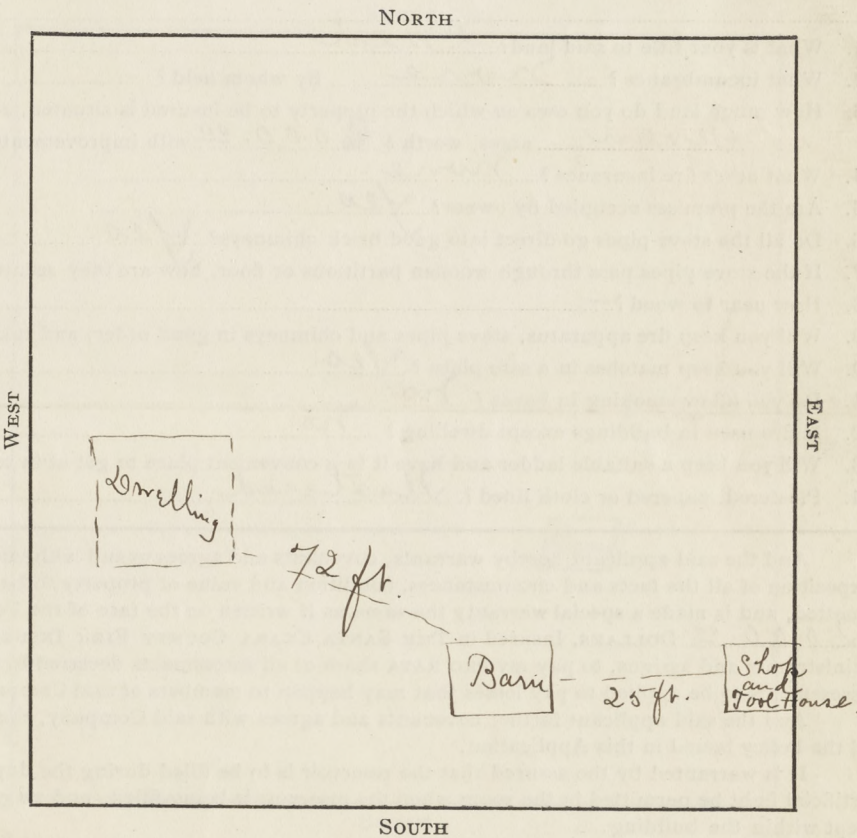
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - 10:30 a.m. Sept 12, 1911.

Mailed - Sept 16, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





60/✓

1477-

Rate: 2000 @ 10% = 2.00

## APPLICATION

Of F. E. Duncan, Campbell, Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Two thousand DOLLARS, for the term  
 of five years, from the first day of September 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>2</u> stories <u>32</u> x <u>36</u> feet, built <u>1913</u> , now in <u>good</u> repair, <u>single</u> roof } <u>improved since</u>	<u>2500</u>	<u>1600</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated and Silver Ware and Provisions.....	<u>600</u>	<u>400</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>3100</u>	<u>2000</u>	

House and Barn No. 1 being situate on Johnson Ave. near Campbell  
Santa Clara Co. Cal.  
 House and Barn No 2 being situate .....

- What is your title to said land? Deed
- What incumbrance? none By whom held? —
- How much land do you own on which the property to be insured is situated, and what is its value?  
Seven acres, worth \$ 8000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? —
- How near to wood? —
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured; and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 12th day of Sept 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 10.00  
 Total, \$ 12.50

F. E. Duncan APPLICANT.

Paid by Check. Sept 12, 1911.

Renewed. 1930-500000



No. 1478.

# APPLICATION

OF

# 16. Hubbard

# 3695 Third Street

San Diego, Cal Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 1000.

Expires 18 day of September 1914.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 6.00

Total amount paid - - \$ 8.50

E. J. Morrow.  
Agent.

Approved Sept. 16. 1914

E. J. Morrow.  
President.

Ella O. Taylor.  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

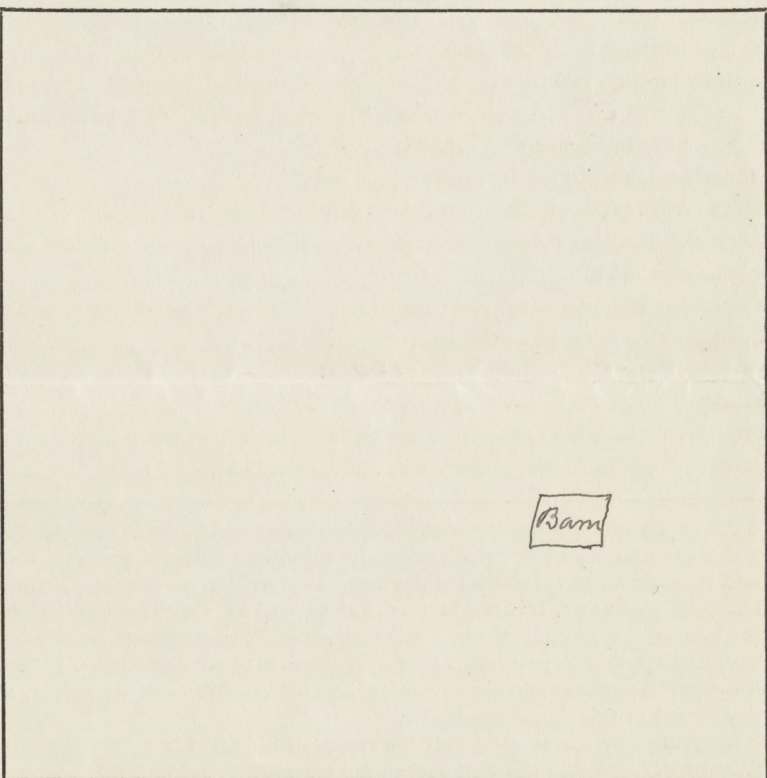
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Dec'd 3 P.M. - Sept 15, 1914.  
Mailed - Sept 17th -

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

USE M





12  
✓✓

1478

Date: \$1000 @ 20% = \$2.00

# APPLICATION

#3695 Third street  
San Diego.

Of H. C. Hurlbert Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
fire, for the sum of one thousand DOLLARS, for the term  
of Three years, from the 18th day of September 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1 ..... about 30 x 50 ft. good repair painted	1100.	734	
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On 2 Horses .....	225.	150	
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On <u>Trap Boxes and Farm Implements</u> }	100.	66	
On <u>Harness and Robes Hay Barley &amp;c</u> }	75.	50	
All while contained in Barn No. 1 .....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	1500.	1000	

House and Barn No. 1 being situate on North side of Stonewall Road adjoining  
the Meridian School grounds and E. S. Morrisons property  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed ..... good
2. What incumbrance? None By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 5 acres, worth \$ 5000 with improvements.
4. What other fire insurance? None .....
5. Are the premises occupied by owner? No .....
6. Do all the stove-pipes go direct into good brick chimneys? .....
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
10. Will you keep matches in a safe place? .....
11. Do you allow smoking in barns? No .....
12. Is fire used in buildings except dwelling? No .....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? .....
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of Sept. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 6.00  
Total, \$ 8.50

H. C. Hurlbert APPLICANT.

Paid by Mr. Morris - Sept. 15, 1911.



No. 1479

# APPLICATION

OF

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

DEFICIENCIES

R. H. Linnear  
College Park Post  
Santa Clara County, Cal.

Amount Insured - - \$ 17

Expires 18 day of Sept.

Policy Fee - - \$ 2

Mill Fee - - \$ 13

Total amount paid - \$ 16

Renewal of # 51  
no A

Approved Sept. 16.

G. J. Pettit  
President.

Ella A. Taylor  
Secretary.

THE SANTA CLARA COUNTY  
FIRE INSURANCE COMPANY  
OFFICE  
Porter Bld., Room 10 SAN JOSE, CAL.

OFFICE OF THE

## Santa Clara County Fire Insurance Co.

Phone John 2242  
Secretary's Residence

San Jose, Cal., Sept. 8, 1904.

Mr. T. B. Hurlbert. #3695 - 3rd St.  
San Diego, Cal.

Dear Sir:

Your Policy, No. 1478 - \$1000.<sup>00</sup>, issued by the above-  
named Company Sept. 18, 1904, for a term of <sup>3</sup> five  
years, will expire Sept. 18, 1904.

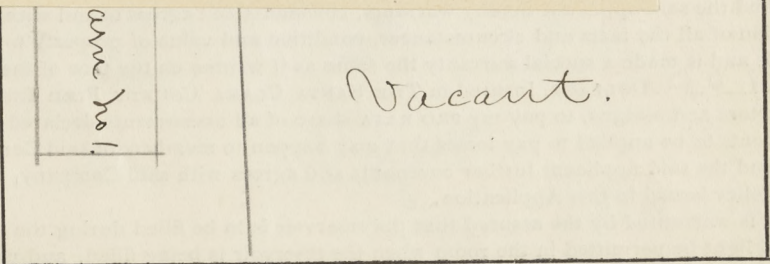
We presume, as a matter of economy, you desire to renew the  
same. If so, you will please call on the Secretary any time before the  
date of expiration.

Yours respectfully,

Ella A. Taylor.  
Secretary.

### NOTICE

On diagram sh  
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feet; say just w  
occupied for, an  
figures between a  
Diagram.



SOUTH

Detachment and  
East



1478.

Date: 1000 @ 20¢ = 2.00

APPLICATION

#3695 Third street  
San Diego.

Of H. C. Hurlbert Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
fire, for the sum of one thousand DOLLARS, for the term  
of Three years, from the 18th day of September 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contain			
On Windmill and			
On Barn No. 1 .....		734	
On Barn No. 2 .....			
On.....Tons of			
On .....			
On 2 Horses		150	
On Horse			
On Horse			
On Horse			
On Horse			
On <u>Tray</u>		66	
On Harness and		50	
All while contain			
On Pumping Plan			
On .....			
On .....			
On .....			
On .....			
On .....			
On .....		1,000	

House and Barn No  
The Merid  
House and Barn No

1. What is your tit
2. What incumbr
3. How much land
4. What other fire
5. Are the premise
6. Do all the stove
7. If the stove pipe
8. How near to wo
9. Will you keep fi
10. Will you keep m
11. Do you allow sn
12. Is fire used in b
13. Will you keep a
14. Plastered, paper

And the said ap  
exposition of all the f  
quested, and is made  
1000.00 Do  
ministrators and assig  
assessments to be app

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 15 day of Sept 1911.

Policy Fee, \$ 2.50  
Mill " \$ 6.00  
Total, \$ 8.50

H. C. Hurlbert APPLICANT.

Paid by Mr. Morrow - Sept. 15, 1911.



No. 1479

# APPLICATION

OF

R. A. Linnear  
College Park Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1700

Expires 18 day of August 1916

Policy Fee - - \$ 2.50

Mill Fee - - \$ 13.75

Total amount paid - - \$ 16.25

Renewal of # 514  
no Agent.

Approved Sept. 16. 1916

E. J. Pettit  
President.

Ella A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

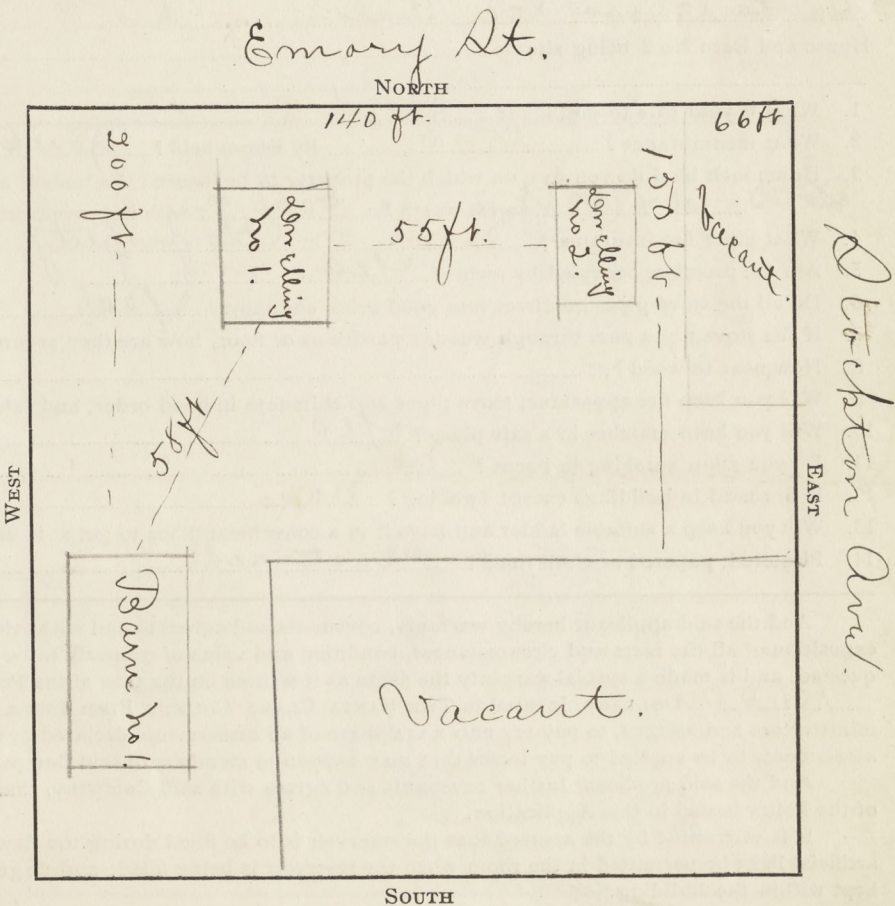
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 2:30 P. M. Sept. 13, 1916.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



6/1

1479.

Date:  $1500 @ .15 = 2.25$   
 $200 @ .25 = .50$   
 $2.75$ 

## APPLICATION

1500 @ .20  
200 @ .35

Of R. H. Quincey, College Park Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Seven hundred DOLLARS, for the term  
 of five years, from the 18th day of September 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>32</u> x <u>48</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shing.</u> roof	<u>2300</u>	<u>1500</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1 <u>20 x 32 ft. Frame - 2 story</u>	<u>350</u>	<u>200</u>	
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>2650</u>	<u>1700</u>	

House and Barn No. 1 being situate 622 Emory St., College Park, near San Jose  
Santa Clara Co., Cal.  
 House and Barn No 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? 1500 By whom held? Joseph Desimore - Loss payable
3. How much land do you own on which the property to be insured is situated, and what is its value? Lot no. 1, 80 x 200 ft  
Lot 2 - 60 x 150 ft acres, worth \$ 5000.00 with improvements.
4. What other fire insurance? none on this property - dwelling no. 2 in another Co.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? —
8. How near to wood? —
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of. 1700 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18th day of Sept. 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 13.75  
 Total, \$ 16.25

R. H. Quincey APPLICANT.

Paid by assured - Oct 18, 1911



No. 1488.

## APPLICATION

OF

Anna M. Durgin.  
Lumberjane Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 3389.00

Expires 18 day of Sept. 1916.

Policy Fee - - \$ 2.50

Mill Fee 5710. - \$ 22.75

Total amount paid - \$ 2525

Reverend of # 515.  
Agent.

Approved 1916

G. J. Pettit.  
President.  
Ella A. Taylor.  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.
- Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

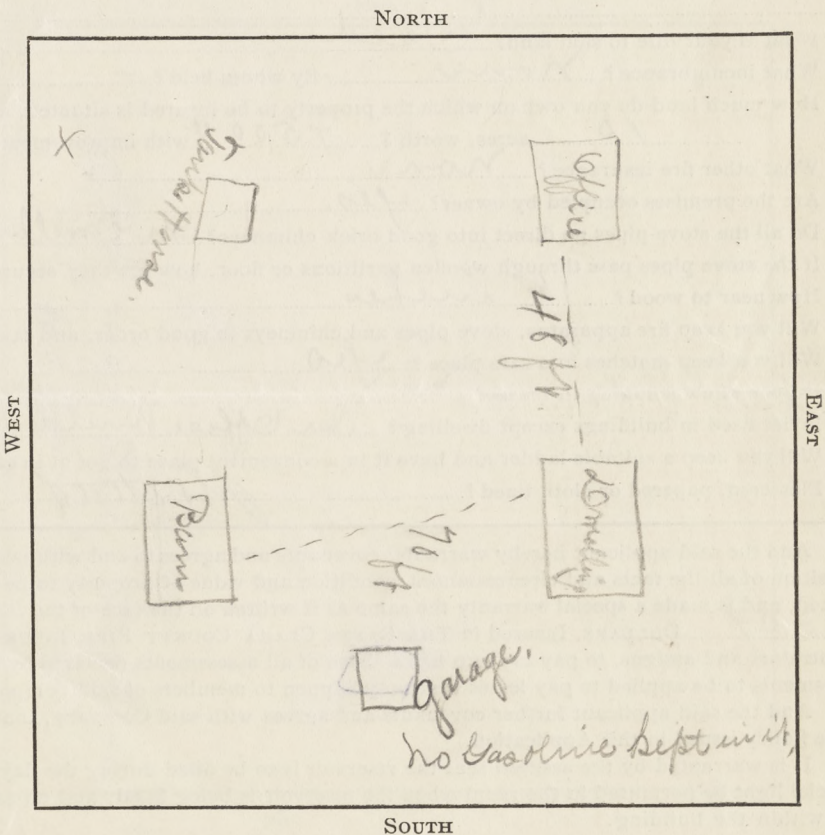
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decid - 10:45 a.m. Sept 18, 1911.

Mailed - Sept 23, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1480.

Rate: 2766 @ 12% = 331  
623 " 20 = 124

4.55

## APPLICATION

Of Anna M. Durgin, Superintendent Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Thirty-three Hundred and Eighty-nine DOLLARS, for the term  
 of five years, from the 18th day of September 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>2</u> stories <u>54</u> x <u>36</u> feet, built <u>1800</u> , now in <u>good</u> repair, <u>shingle</u> roof	3000	2000	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On Piano.....			
On <u>Tram &amp; Bldg. - Office 14 x 26 ft. and contents</u>			
On <u>of same furniture, library, drags.</u>	1000	666	
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank - <u>house</u>	150	100	
On Barn No. 1 <u>30 x 30 ft. built 1900 - shingle roof.</u>	400	266	
On Barn No. 2 .....			
On <u>5</u> Tons of Hay.....	50	33	
On .....			
On <u>One</u> Horse - <u>notified</u>	75	50	
On Horse Wagon.....			
On Horse Spring Wagon.....			
On <u>One</u> Horse Buggy.....	100	65	
On Horse Phaeton.....			
On <u>Surrey</u>	100	66	
On Harness and Robes.....	50	33	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Garage</u>	165	110	
On .....			
On .....			
Total amount.....	5126	3389	

House and Barn No. 1 being situate on the Saratoga and Mountain View Road,  
8 miles West from San Jose, Santa Clara Co., Cal.  
 House and Barn No 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? none By whom held? -
- How much land do you own on which the property to be insured is situated, and what is its value?  
10 acres, worth \$ 7500. with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? In Dwelling, yes; in Office, Tennacotta
- If the stove pipes pass through wooden partitions or floor, how are they secured? double tin & ventilators.
- How near to wood? 1 1/2 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? In Office building.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3389 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18th day of Sept 1911.

Policy Fee, \$ 2.50  
 Mill " 22.75  
 Total, \$ 25.25

Paid by assured.  
Sept 18. 1911.

Anna M. Durgin APPLICANT.



Mrs. Jackson R. 10 Porter Bldg.

No. 1481

# APPLICATION

OF

D. L. L. L.

Sanatoga. Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 1825.

Expires 20 day of Sept. 1911.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 7.85

Total amount paid, - - - \$ 10.35

E. J. L. L.  
Agent.

Approved Sept. 23, 1911

E. J. L. L.  
President.  
Ella A. Jackson  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

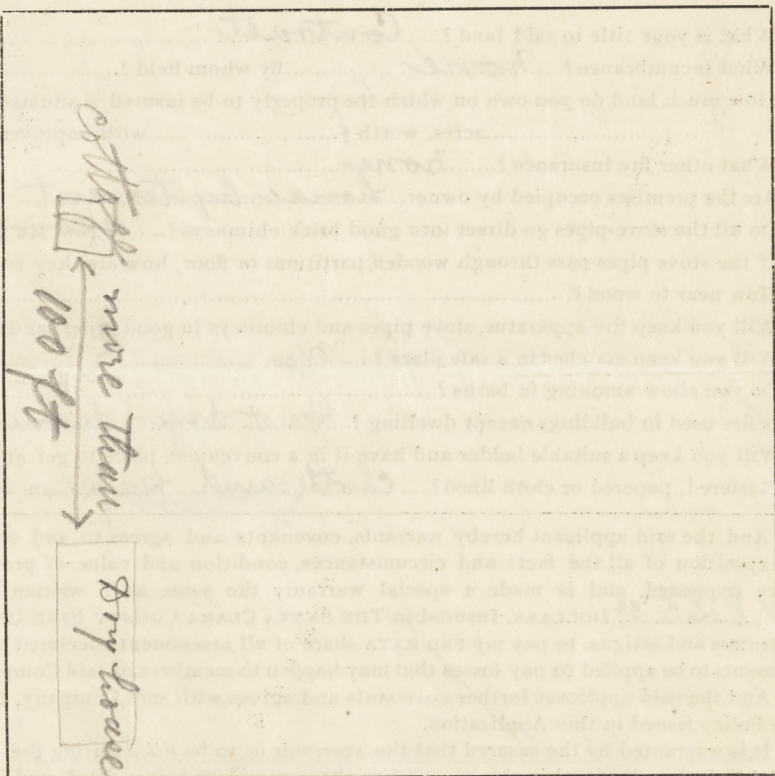
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd. - 1:30 P.M. Sept. 20, 1911.

Mailed - Sept 25, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



Fruitvale



12  
143  
67

Print name in plain ink

1481

Rate: 150 @ 20 = 30  
375 @ 20 = 75  
1300 @ 20 = 260  
1 year 105  
2.60 / yr.  
3.00

# APPLICATION

Of R. Lovick, Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Eighteen Hundred and Twenty-five DOLLARS, for the term  
of five years, from the 20th day of September 1911, if approved by the Com  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value

Rate: 145 @ 20 = 290

## Application for Additional Insurance

Cancel

I hereby make application to the **Santa Clara County Fire Insurance Company** for  
insurance on the following described property, the same to be added to and become a part of  
Policy No. 1481 which I now hold in my name, and this insurance to expire at the same time  
as said Policy No. 1481.

			Valuation	Am't Insured
On Dwelling—When Built?	Dimensions	Condition		
On Barn--When Built?	Dimensions	Conditions		
On <u>500 3x8 ft Trays - new</u>			200	130
On <u>200 Boxes - white in or</u>			23	15
On <u>adjacent to my house insured under Policy #1481</u>				

Amount Ins., \$ 145.00 Premium, \$ 1.20 Survey, \$ — Total, \$ 146.20  
Paid - Nov. 16, 1912.

Dated this eleventh day of November 1912.  
L. J. Church Agent R. Lovick Applicant

On <u>10 rows area front lot 60' x 100'</u>	2000	1200
Total amount		1825

House and Barn No. 1 being situate corner Farwell and Fruitvale Aves Saratoga about  
1 1/4 mile S.E.  
House and Barn No. 2 being situate 500

1. What is your title to said land? Contract
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 4 acres - 1800

4. WI  
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6. Do  
7. If  
8. Ho  
9. Wi  
10. Wi  
11. Do  
12. Is  
13. Wi  
14. Pla  
A  
true ex  
surance  
of  
ministr  
assessm  
And the said applicant further covenants and agrees with the Company  
of the Policy issued in this Application.  
It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.  
IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20th day of Sept 1911.

Policy Fee, \$ 2.50 5.25 five years.  
Mill " 7.85 2.60 One year.  
Total, 10.35 7.85  
\$9.60 - Paid by assured - Sept 20, 1911.  
75 " " check - Oct. 16, 1911.

Signed: M. B. Davenport  
Saratoga  
R. Lovick APPLICANT.

\$4.50 remaining after cancellations.  
Transferred to M. B. Davenport.



No. 1482.

# APPLICATION

OF

E. Hanahan

Superstition

Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 2058.10

Expires 21 day of Sept. 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 14.00

Total amount paid - - \$ 16.50

Renewal of #518

Agent.

Approved Sept. 23, 1916

E. J. Pettit

President.

Ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{3}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

### EXPOSURES

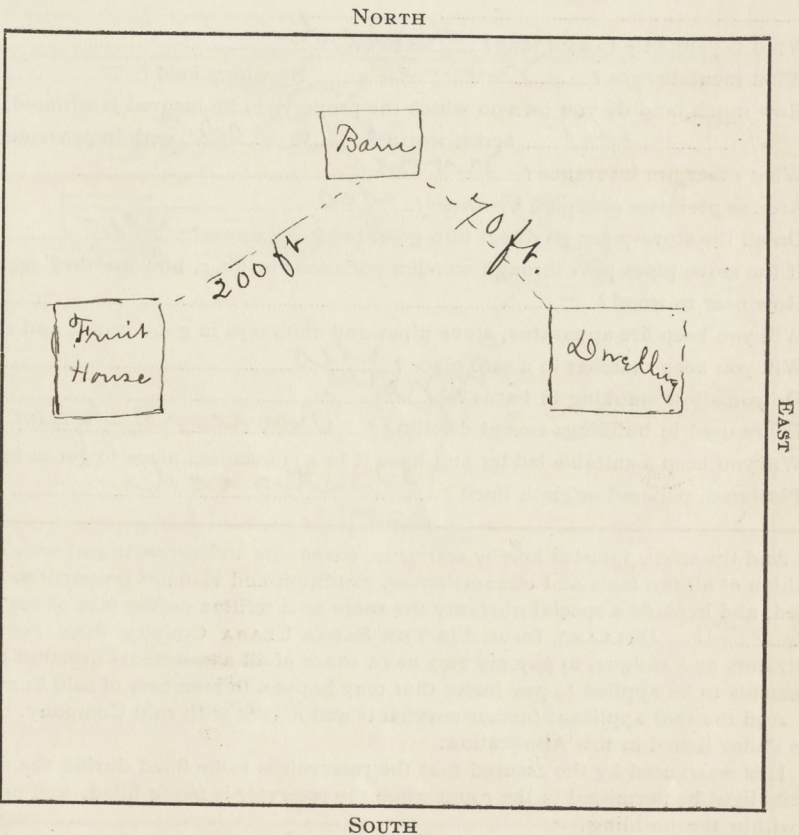
Contents to rate same as buildings in which they are kept.

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written - 11:30 a.m. Sept. 21, 1911.

Delivered - Oct. 5, 1911



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# APPLICATION

Of R. Lovick, Saratoga Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum Eighteen Hundred and Twenty-five DOLLARS, for the term  
 of five years, from the 20th day of September 1911, if approved by the Com  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rat
On dwelling No. 1, <u>1</u> stories <u>20</u> x <u>20</u> feet, built 1....., now in <u>good</u> repair <u>shingle</u> roof }	<u>2.25</u>	<u>1.50</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$....., Pump House, \$.....	<u>4.50</u>	<u>3.00</u>	
On <u>Dry house 30x60 ft.</u>			
On <u>250 - 3x8 Trays while contained in or</u>	<u>1.20</u>	<u>.75</u>	
On <u>adjacent to above building, (new).</u>	<u>2.00</u>	<u>1.30</u>	
On <u>16 Tons dried fruit test 60.</u>			
Total amount.....		<u>18.25</u>	

House and dryer No. 1 being situate corner Farwell and Fruitvale Aves. Saratoga about  
1 1/4 mile S.E. \$ 10.25  
 House and Barn No. 2 being situate..... \$ 5.00

1. What is your title to said land? Contract
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value? 4 acres - 18.00
4. What other fire insurance? none
5. Are the premises occupied by owner? house by tenant
6. Do all the stove-pipes go direct into good brick chimneys? yes in house stove pipe thro roof
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling? yes at dryer during fruit season
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? cloth and paper - ceiling above

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 18.25 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
 And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 20th day of Sept. 1911.

Policy Fee, \$ 2.50 5.25 five years.  
 Mill " 7.85 2.60 One year.  
 Total, 10.35 7.85

R. Lovick APPLICANT.

\$9.60 - Paid by assured -  
.75 " " check - Sept. 20, 1911.  
Oct. 16, 1911.

\$4.50 remaining after cancellations.  
Transferred to Mrs. Saratoga

525  
143  
670

Fruit not  
in classified

1481

Rate: 150 @ 20 = 30  
375 @ 20 = 75  
1300 @ 20 = 260  
1 year 105  
2.60 / yr.  
3.65

\$300 cancelled  
June 11, 1915  
\$800 cancelled  
June 11, 1915

July 8  
1914



No. 1482.

# APPLICATION

OF

E. Hanah

Superior

Santa Clara County

Amount Insured - - -

Expires 21 day of Aug

Policy Fee - - -

Mill Fee - - -

Total amount paid - - -

Received of

Approved Sept. 2

E. J. O'Neil

Ella A. O'Neil

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stone chimneys, adds one fifth to basis rate; Rate, 12c on \$100.

## Application for Additional Insurance

I hereby make application to the Santa Clara County Fire Insurance Company for insurance on the following described property, the same to be added to and become a part of Policy No. 1482, which I now hold in my name, and this insurance to expire at the same time as said Policy No. 1482.

On Dwelling—When Built?	Dimensions	Condition
On Barn—When Built?	Dimensions	Condition
On 200' x 100' 3/4'	200'	10'
On 200' x 100' 3/4'	200'	10'
On 200' x 100' 3/4'	200'	10'
On 200' x 100' 3/4'	200'	10'

Amount Ins. \$ 100.00  
Premium \$ 1.00  
Survey \$ .50  
Total \$ 1.50  
Dated this 21st day of August 1912  
Agent J. J. O'Neil

NORTH

Barn

EAST

Dwelling

SOUTH



1.

1482.

Date: 1300 @ 10 = 130  
758 .. 20 = 1516  
2.81

# APPLICATION

Of E. Hanrahan, Superintendent Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand and Fifty-eight DOLLARS, for the term  
of five years, from the 21st day of September 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>40</u> feet, built <u>1895</u> , now in <u>good</u> repair, <u>single</u> roof	<u>1800</u>	<u>1200</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>150</u>	<u>100</u>	
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>(One)</u> .			
On Windmill and Tank.....			
On Barn No. 1 <u>30 x 50 ft - built 1895 Shing. roof</u>	<u>300</u>	<u>200</u>	
On Barn No. 2.....			
On <u>15</u> Tons of Hay.....	<u>150</u>	<u>100</u>	
On .....			
On <u>3</u> Horses.....	<u>300</u>	<u>200</u>	
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On <u>One</u> Horse Buggy.....	<u>60</u>	<u>40</u>	
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes - <u>(2 set Harness)</u>	<u>27</u>	<u>18</u>	
All while contained in Barn No. <u>One</u> .			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>Fruit House - 30 x 40</u>	<u>300</u>	<u>200</u>	
On .....			
On .....			
Total amount.....	<u>3087</u>	<u>2058</u>	

House and Barn No. 1 being situate on the Regnart Road, about one and one-half miles South from Superintino, Santa Clara Co., Cal.  
House and Barn No 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? -
3. How much land do you own on which the property to be insured is situated, and what is its value?  
41 acres, worth \$ 16000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? None Dipper in fruit season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2058 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21st day of Sept. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 14.00  
Total, \$ 16.50

Paid by assured - Oct. 5. 1911.  
E. Hanrahan APPLICANT.



No. 1483

# APPLICATION

OF

L. S. Childen

Morgan Hill Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1032.00

Expires 21 day of Sept. 1911.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 6.75

Total amount paid, - - - \$ 9.25

Andrew Gibson  
Agent.

Approved Sept. 28. 1911

President

Ella A. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

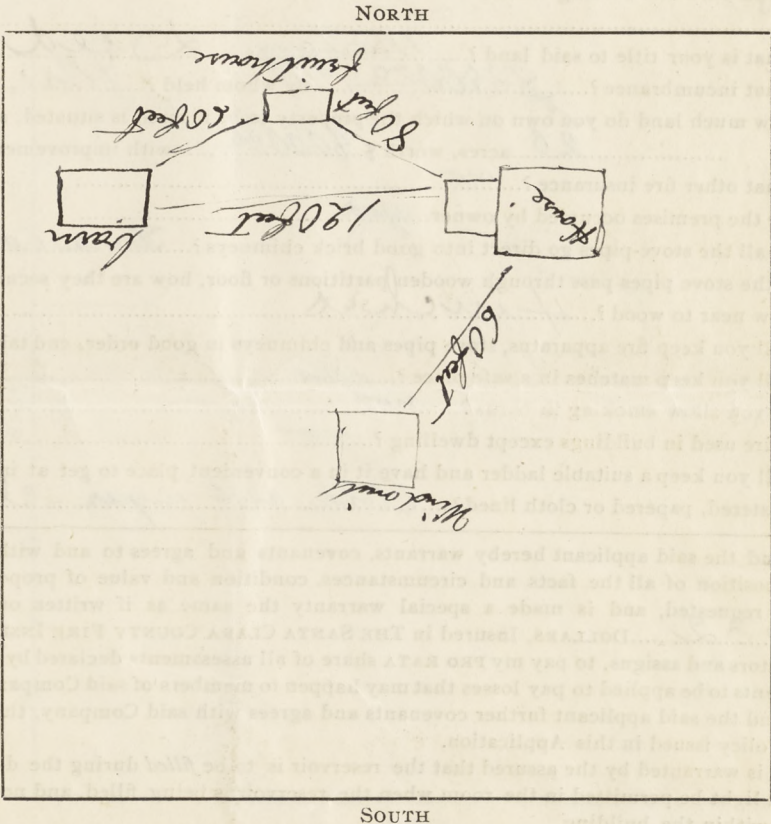
Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Rec'd - 9 a.m. Sept 21, 1911.

mailed - Oct. 3, 1911.



### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



124  
✓

1483.

Date: 899 @ 12 = 1.078  
133 " 20 = .266

1.344

# APPLICATION

Of L. D. Tilden Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum of Ten Hundred and Thirty-two DOLLARS, for the term  
of five years, from the 21 day of September 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>24</u> x <u>26</u> feet, built 1 <u>905</u> now in <u>good</u> repair, <u>shingle</u> roof	<u>800.00</u>	<u>533.00</u>	
On <u>wing</u> <u>kitchen</u> stories <u>14</u> x <u>16</u> feet, built 1....., now in <u>good</u> repair, <u>shingle</u> roof			
On .....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>500.00</u>	<u>333.00</u>	
On <u>Organ</u> .....	<u>50.00</u>	<u>33.00</u>	
On Piano.....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .....			
On Windmill and Tank.....			
On Barn No. 1 <u>24</u> x <u>27</u> ft.....	<u>200.00</u>	<u>133.00</u>	
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1550.00</u>	<u>1032.00</u>	

House and Barn No. 1 being situate 2 1/2 Miles northwest of Morgan Hill, on the  
Coyote Road, Santa Clara Co., Cal.  
House and Barn No. 2 being situate.....

1. What is your title to said land? Mortgage 20 Sept
2. What incumbrance? \$8500.00 By whom held? Mrs. Wm. Stephen
3. How much land do you own on which the property to be insured is situated, and what is its value? \$8000.00  
20 acres, worth \$8000.00 with improvements.
4. What other fire insurance? no
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? Terra cotta thro roof.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood? 4 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Cloth and paper closely tacked

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 1.032 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 21 day of Sept. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 6.75  
Total, \$ 9.25

L. D. Tilden APPLICANT.

Paid by check - Oct 3rd. 1911.



No. 1484

# APPLICATION

OF

J. E. Badger and S. A. Badger  
Blundell Ave.  
Pauline Post Office,  
Santa Clara County, Cal.

Amount Insured - \$ 1000.00

Expires 21 day of Sept. 1913

Policy Fee - \$2.50

Mill Fee 2 yrs. - \$2.00

Total amount paid - \$4.50

J. W. T. Haradine  
Agent.

Approved Sept. 23. 1911

G. J. Scott  
President.

Ella Q. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

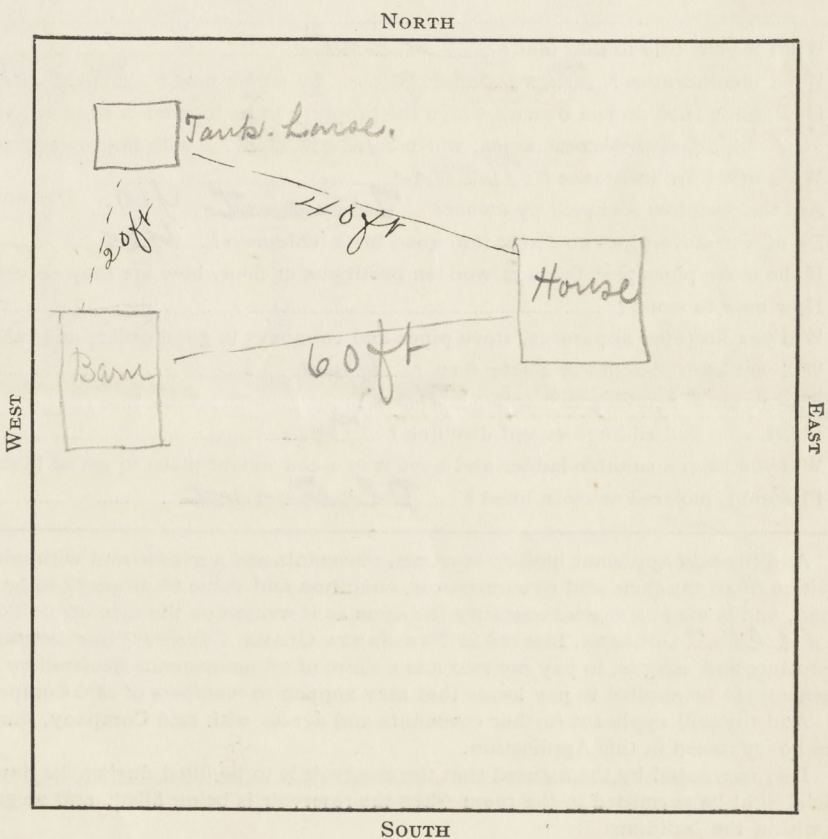
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd - 9 a.m. Sept. 20, 1911.

Delivered - Sept 20, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1484

1000 @ .10 = 1.00

SAN JOSE, CAL., March 30, 1913

Of.  
Th  
fire,  
of  
It is  
prop  
On  
On  
On  
On  
On

Having purchased of J. E. and S. A. Badger the property described in  
Polic. No. 1484 in the Santa Clara County Fire Insurance Company, and the said Polic. having been assigned to me by said J. E. and S. A. Badger  
I hereby accept the said Polic. of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Nicholas J. Jones

Ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	1500	1000	

Canceled - June 20, 1913

House and Barn No. 1 being situate on Alameda Ave. near San Jose Cal.

House and Barn No 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? Mortgage By whom held? Mrs Mary Titus Hazelton
3. How much land do you own on which the property to be insured is situated, and what is its value? Six acres, worth \$10,000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Tenant Yes. (Mar. 30, 1912)
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$1000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of Sept 1911.

Policy Fee, \$2.50  
Mill " \$2.00  
Total, \$4.50

Paid by assured - Sept 30, 1911.

J. E. Badger  
S. A. Badger  
APPLICANT.



No. 1485

# APPLICATION

OF

Nicholas J. Savarich and  
Mrs. D. J. Savarich  
Superintendent  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 960.00

Expires 23 day of August 1912.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$

Total amount paid, - - - \$

E. J. Pettit.  
Agent.

Approved Robert J. Pettit, 1911

E. J. Pettit,  
President.

Elmer D. Taylor,  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

C

## FIRE INSURANCE

AETNA INSURANCE CO. OF HARTFORD  
CALIFORNIA OF SAN FRANCISCO  
CITIZENS OF MISSOURI  
NEW ZEALAND, LIMITED  
MANCHESTER-ATLAS ASSURANCE CO.  
PELICAN ASSURANCE CO.  
SCOTTISH UNION & NATIONAL  
SUN FIRE OFFICE

## INVESTMENTS

CONTINENTAL BUILDING AND LOAN  
ASSOCIATION  
NOTARY PUBLIC  
MONEY TO LOAN

SAN JOSE 2483

## WESLEY L. PIEPER REAL ESTATE AND INSURANCE

45 W. SANTA CLARA STREET  
AUZERAIS BUILDING

SAN JOSE

SANTA CLARA VALLEY

CALIFORNIA

## U. S. FIDELITY AND GUARANTY COMPANY OF BALTIMORE

EMPLOYERS LIABILITY INSURANCE  
BURGLARY INSURANCE  
ACCIDENT INSURANCE  
PROBATE COURT BONDS  
SURETY BONDS  
FIDELITY BONDS  
TRAVELERS TICKETS  
HEALTH POLICIES

## RENTAL DEPARTMENT

STORES, FLATS, OFFICES AND HOUSES  
COLLECTION OF RENTS

June 19/1913.

Santa Clara Fire Insurance Co.  
San Jose, Cal.

Gentlemen:-

Enclosed find Policy #1484 covering property of  
Nicholas Jonas which he wishes to cancel, as he has placed  
his Insurance in the old line Company.

Yours truly,

WESLEY L. PIEPER

BY Margaret Leach.

NOTICE TO AGENTS.

WLP/ML.

figures between all buildings shown on  
Diagram.

of Buildings  
#1484.

SOUTH



# APPLICATION

Of St. and J.E. Badger - San Jose Postoffice, Santa Clara County, Ca  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or dam  
 fire, for the sum of one thousand DOLLARS, for th  
 of 2 years, from the 21st day of September 1911, if approved by the Cor  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insuranc  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>54</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1500</u>	<u>1000</u>
On wing ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof }		
On ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof		
On house No. 2 ..... stories ..... x ..... feet, built ..... , now in ..... repair, ..... roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....		
On .....		
On Piano .....		
On .....		
On .....		
On .....		
All while contained in dwelling No. ....		
On Windmill and Tank.....		
On Barn No. 1 .....		
On Barn No. 2 .....		
On ..... Tons of Hay.....		
On .....		
On ..... Horses .....		
On ..... Horse Wagon.....		
On ..... Horse Spring Wagon.....		
On ..... Horse Buggy.....		
On ..... Horse Phaeton.....		
On .....		
On Harness and Robes .....		
All while contained in Barn No. ....		
On Pumping Plant, \$ ....., on Pump House, \$ .....		
On .....		
On .....		
On .....		
On .....		
Total amount.....	<u>1500</u>	<u>1000</u>

*Canceled - June 20, 1913,*

House and Barn No. 1 being situate on Plummer Ave. near San Fern Calif  
 House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? Mortgage By whom held? Mrs Mary Titus Hazelton
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Six acres acres, worth \$ 10,000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? Tenant Yes. (Mar. 30, 1912)
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of Sept 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 2.00  
 Total, \$ 4.50

J. E. Badger APPLICANT.  
J. E. Badger

Paid by assured - Sept 30, 1911.



No. 1485

# APPLICATION

OF

Santa Clara County, Cal.

Post Office,

*Nick Savarich and  
Margaret Savarich*

CI

## U. S. FIDELITY AND GUARANTY COMPANY OF BALTIMORE

EMPLOYERS LIABILITY INSURANCE  
BURGLARY INSURANCE  
ACCIDENT INSURANCE  
PROBATE COURT BONDS  
SURETY BONDS  
FIDELITY BONDS  
TRAVELERS TICKETS  
HEALTH POLICIES

### RENTAL DEPARTMENT

STORES, FLATS, OFFICES AND HOUSES  
COLLECTION OF RENTS

SAN JOSE

SAN JOSE 2483

## WESLEY L. PIEPER REAL ESTATE AND INSURANCE

45 W. SANTA CLARA STREET  
AUZERAIS BUILDING

SANTA CLARA VALLEY

CALIFORNIA

### FIRE INSURANCE

AETNA INSURANCE CO. OF HARTFORD  
CALIFORNIA OF SAN FRANCISCO  
CITIZENS OF MISSOURI  
NEW ZEALAND, LIMITED  
MANCHESTER-ATLAS ASSURANCE CO.  
PELICAN ASSURANCE CO.  
SCOTTISH UNION & NATIONAL  
SUN FIRE OFFICE

### INVESTMENTS

CONTINENTAL BUILDING AND LOAN  
ASSOCIATION  
NOTARY PUBLIC  
MONEY TO LOAN

June 19/1913.

Santa Clara Fire Insurance Co.  
San Jose, Cal.

Gentlemen:-

Enclosed find Policy #1484 covering property of  
Nicholas Jonas which he wishes to cancel, as he has placed  
his Insurance in the old line Company.

Yours truly,

WESLEY L. PIEPER

BY

*Margaret Leab.*

WLP/ML.

Figures between all buildings shown on  
Diagram.

*of Buildings  
#1484.*

SOUTH



1484

1000 @ .10 = 1.00

SAN JOSE, CAL., March 30, 1911.

Of...  
Th...  
fire,  
of...  
It is  
prop...  
On...  
On...  
On...  
On...  
On...

Having purchased of J. E. and S. A. Badger the property described in  
Policy No. 1484 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said J. E. and S. A. Badger  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Nicholas Jones

Ware and Provisions  
On  
On Piano  
On  
On  
On  
All while contained in dwelling No. 1001 N. C. Street, San Jose, Cal.

WESTLEY L. PIPER  
REAL ESTATE AND INSURANCE  
45 W. SANTA CLARA STREET  
SANTA CLARA VALLEY, CALIFORNIA

U.S. FIDELITY AND GUARANTY  
COMPANY OF BALTIMORE  
EMPLOYERS LIABILITY INSURANCE  
ACCIDENT INSURANCE  
PROPERTY DAMAGE  
PROPERTY BONDS  
TRAVELERS TICKETS  
HEALTH POLICIES

RENTAL DEPARTMENT  
STORES, PLATS, OFFICES AND HOUSES  
COLLECTION OF RENTS

June 19/1911

quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$1000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

In WITNESS WHEREOF, The signature of the undersigned is affixed, this 18 day of Sept 1911.

Policy Fee, \$2.50  
Mill " \$2.00  
Total, \$4.50

Paid by assured - Sept 30, 1911.

J. E. Badger  
S. A. Badger

APPLICANT.



No. 1485

# APPLICATION

OF

Nick Savarich and  
Mrs. D. Savarich  
Superintending  
Post Office,  
Santa Clara County, Cal.

Amount Insured, = = \$ 960.00

Expires 23 day of Sept 1911.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$

Total amount paid, - - - \$

E. J. Pettit.  
Agent.

Approved Sept. 23, 1911

E. J. Pettit.  
President.

Ellen A. Taylor.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid. 1:45 P.M. Sept 23, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

WEST

NORTH

EAST

SOUTH

See Diagram of Buildings  
See Application # 1485.



12/6

1485.

960 @ 20 = 192

# APPLICATION

Of Nick Zarevich & Mrs. N. Zarevich <sup>Cupertino</sup> Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum Nine hundred sixty DOLLARS, for the term  
of one years, from the 23<sup>rd</sup> day of Sept. 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On <u>2.0 Tons of Prunes Stored in Barn</u>	<u>1500</u>	<u>960</u>	
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. <u>1</u> , insured in this company			
On Pumping Plant, \$....., Pump House, \$.....under Policy # <u>751</u>			
On.....			
On.....			
On.....			
On.....			
Total amount.....		<u>960</u>	

House and Barn No. 1 being situate on South side of Stevens Creek Road  
about 6 miles West of San Jose.  
House and Barn No. 2 being situate.....

1. What is your title to said land? Deed
2. What incumbrance? no By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
2.3 acres, worth \$ 12,000 with improvements.
4. What other fire insurance? on buildings - # 751-752.
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?.....
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling?.....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 960.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 23 day of Sept. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 1.93  
Total, \$ 4.43

Nick Zarevich APPLICANT.  
Mrs. N. Zarevich.

Paid-by assured.  
Nov. 10. 1911.



No. 1486

# APPLICATION

OF

A. A. Edmunds,  
Stony Road.  
San Jose,  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1700.

Expires 24 day of Sept. 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 9.25

Total amount paid - - \$ 11.75

Renewal of # 516  
Agent.

Approved Sept. 23 1916

E. A. O'Connell,  
President.  
Ella Q. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

### EXPOSURES

Contents to rate same as buildings in which they are kept.

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

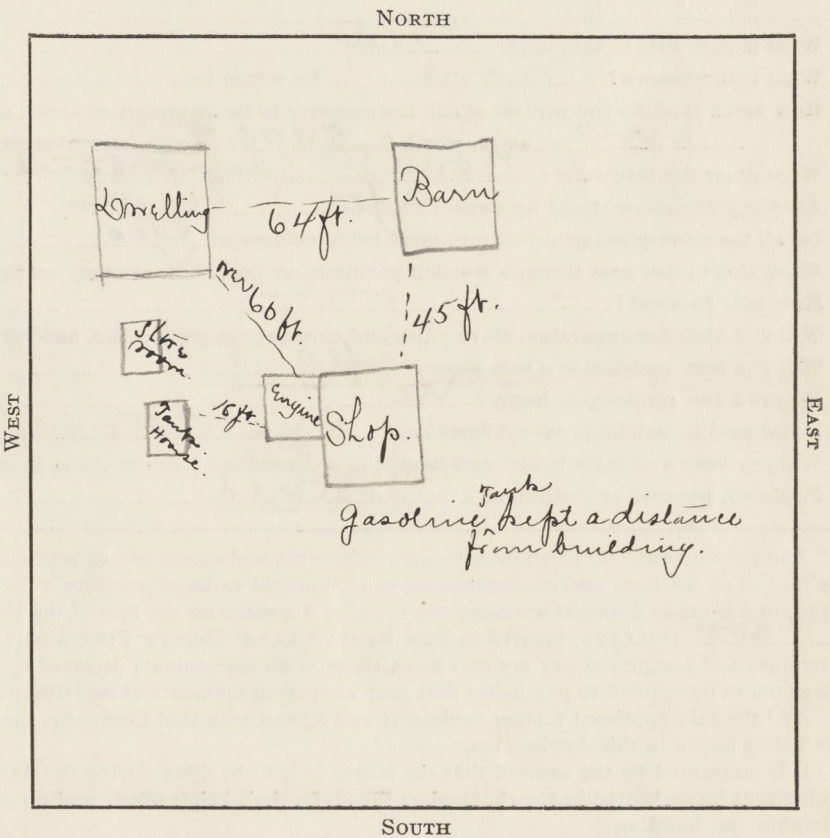
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 11 a.m. - Sept. 19, 1911.

Mailed - Sept. 24, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1486.

Rate: 1600@.10 = 1.60  
100 ".25 = .25  
1.85

# APPLICATION

Of H. H. Edmunds. San Jose. Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Seventeen hundred DOLLARS, for the term  
 of five years, from the 24 day of September 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>23</u> x <u>50</u> feet, built <u>1</u> ....., now in <u>good</u> repair, <u>single</u> roof }	<u>2100</u>	<u>1400</u>	
On wing ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof }			
On ..... On house No. 2 ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof	<u>300</u>	<u>200</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On ..... On Piano ..... On ..... On ..... On ..... All while contained in dwelling No. <u>Owner</u> .....			
On Windmill and Tank.....			
On Barn No. <u>about 20x30 - Shed 10x30 - Sheds very good repair</u> .....	<u>150</u>	<u>100</u>	
On Barn No. 2.....			
On ..... Tons of Hay.....			
On ..... On ..... Horses ..... On ..... Horse Wagon..... On ..... Horse Spring Wagon..... On ..... Horse Buggy..... On ..... Horse Phaeton..... On ..... On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On ..... On ..... On ..... On ..... On ..... Total amount.....	<u>2550</u>	<u>1700</u>	

House and Barn No. 1 being situate no. 3 Story Road, near San Jose.  
Santa Clara Co., Cal.  
 House and Barn No 2 being situate .....

- What is your title to said land? Deed.
- What incumbrance? None By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value? five acres, worth \$ 5000.00 with improvements.
- What other fire insurance? None - Shop insured under Policy #1174 - this Co.
- Are the premises occupied by owner? Yes.
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
- Will you keep matches in a safe place? Yes.
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? Distillate in Shop - engine.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
1700.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 19th day of Sept. 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 9.25  
 Total, \$ 11.75  
H. H. Edmunds APPLICANT.

Paid by assured - Sept. 19, 1911.



No. 1487

# APPLICATION

OF

*A. L. Butcher*

*Secretary*

Santa Clara County, Cal.

Post Office,

Amount Insured, = \$ 4500<sup>00</sup>

Expires 24 day of September 1911

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 22.50

Or. m. Cancellation - Oct. 12/18 - \$ 3.90  
Total amount paid, - - - \$ 21.10

*C. W. Breding*

Agent.

Approved *Sept. 28, 1911*

*E. A. Taylor*

President.

*Ella A. Taylor*

Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

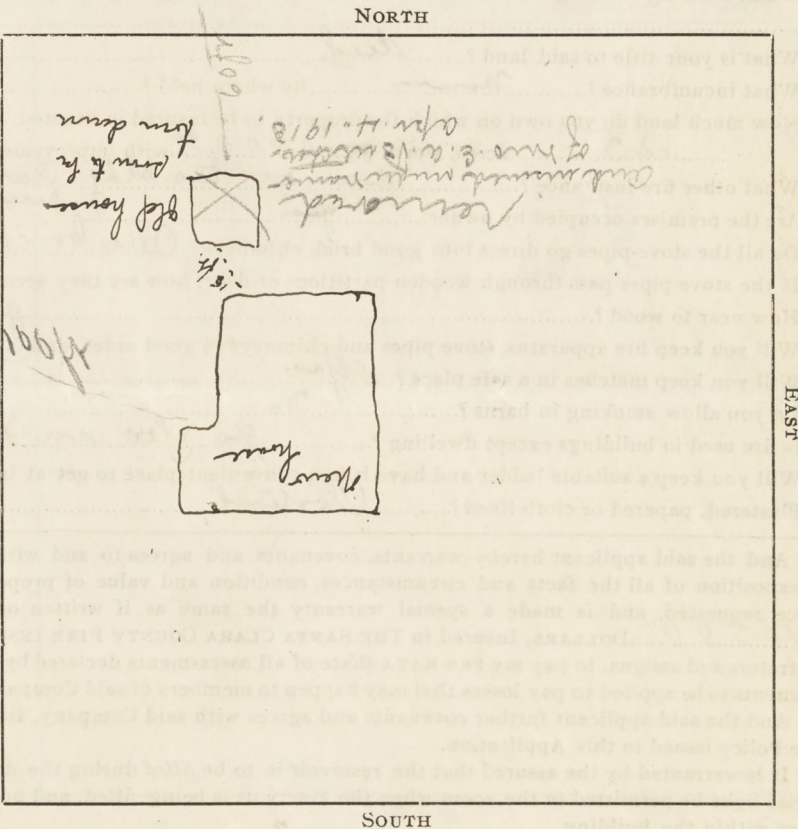
Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decid. 9 a.m. Sept. 24, 1911.

Mailed. Oct. 2, 1911.



### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1.3  
JV

1487

Date: 4500 @ .10 = 4.50

# APPLICATION

Of... A C Butcher, Sunnyvale ... Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum... Forty five hundred ... DOLLARS, for the term  
of five years, from the... 24 day of... Sept. ... 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>2</u> stories, <u>46</u> x <u>60</u> feet, built 1 <u>911</u> , now in.....repair,.....roof }	<u>5600<sup>00</sup></u>	<u>3500<sup>00</sup></u>	
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....	<u>1050</u>	<u>700<sup>00</sup></u>	
On.....	<u>450</u>	<u>300<sup>00</sup></u>	

Policy 1487

Dwelling in course of construction. To be completed  
about February 1st, 1912.

It is hereby understood between assured and this  
company, that in case of loss by fire, or in case of an  
assessment for a loss other than this, the amount  
in either case is to be estimated according to the val-  
uation of dwelling at the time of loss.

Insurance on Furniture will not take effect until  
all is contained in new dwelling. Santa Clara Co. Fire Ins. Co.

On Pumping Plant, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>7100</u>	<u>4500</u>	

House and Barn No. 1 being situate on Boyter and San Francisco Road near  
Sunnyvale Santa Clara Co., Cal.  
House and Barn No. 2 being situate.....

1. What is your title to said land?..... deed
2. What incumbrance?..... none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
..... 2.5 acres, worth \$..... 10,000<sup>00</sup> with improvements.
4. What other fire insurance?..... none on this bldg. Barn and other buildings insured  
under Policy #1218. This loc.
5. Are the premises occupied by owner?..... yes
6. Do all the stove-pipes go direct into good brick chimneys?..... One brick - one Manno's Patent flue.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?..... (Furnace in basement. Pipes  
go into brick chimney). These at
8. How near to wood?..... one end of dwel
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?..... yes
11. Do you allow smoking in barns?..... no
12. Is fire used in buildings except dwelling?..... yes in men's house - Policy #1218.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?..... yes
14. Plastered, papered or cloth lined?..... Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of..... 4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this... 22 day of... Sept ... 1911.

Policy Fee, \$..... 2.50  
Mill "..... 22.50  
Total, \$..... 25.00

A C Butcher

APPLICANT.

3.90-cr. on Can. of Dwelling and Contents -  
insured in Policy #1218.  
Paid by Check - Oct. 2, 1911.



No. 1488.

# APPLICATION

OF

Hattie E. Leonard

Am. State Fire & Ins. Co.  
Post Office,  
Santa Clara County, Cal.

Amount Insured - \$ 2148.00

Expires 25 day of Sept. 1916.

Policy Fee - \$ 2.50

Mill Fee - \$ 13.10

Total amount paid - \$ 15.60

ATBanks  
Agent.

Approved Sept. 28, 1916

E. J. Pettit - President.  
Ella E. Taylor - Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached, and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.  
Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

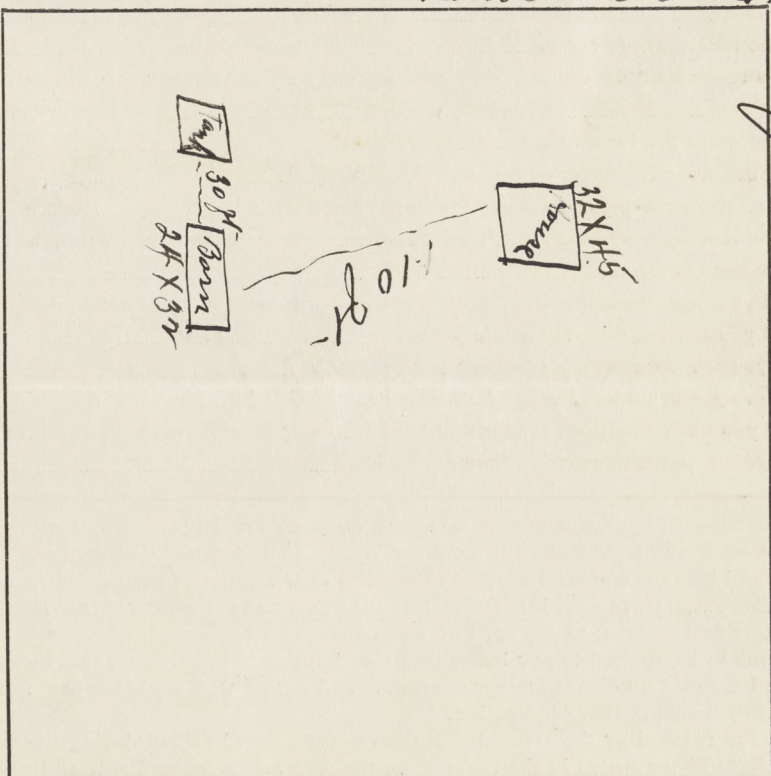
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decd. 2:10 P.M. - Sept. 25, 1911.

Mailed - Sept. 28, 1911.

Improvements being made in dwelling - Aug. 1914

NORTH Penitencia Creek Road.



EAST

SOUTH

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1.3  
✓

1487

Date: 4500 @ .10 = 4.50

# APPLICATION

Of A C Butcher, Sunnysvale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or  
damage by fire, for the sum Forty five hundred DOLLARS, for the term  
of five years, from the 24 day of Sept. 1916, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>46</u> x <u>60</u> feet, built <u>1911</u> , now in <u>repair</u> , <u>roof</u>	<u>5600.00</u>	<u>3500.00</u>	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>1050</u>	<u>700.00</u>	
On <u>Piano</u>	<u>450</u>	<u>300.00</u>	
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
All while contained in dwelling No.			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No.			
On Pumping Plant, \$ <u>      </u> , Pump House, \$ <u>      </u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
On <u>On</u>			
Total amount	<u>7100</u>	<u>4500</u>	

*Notified - twice*  
*Expired - Sept. 24, 1916.*  
*Cancelled - Not renewed.*

House and Barn No. 1 being situate on Boyter and San Francisco Road near  
Sunnysvale, Santa Clara Co., Cal.  
House and Barn No. 2 being situate       

1. What is your title to said land? deed
2. What incumbrance? none By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
2.3 acres, worth \$ 10,000.00 with improvements.
4. What other fire insurance? none on this bldg. Barn and other buildings insured
5. Are the premises occupied by owner? yes under Policy #1218 - this bldg.
6. Do all the stove-pipes go direct into good brick chimneys? One brick - one Manno's Patent flue.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? (Furnace in basement, pipes
8. How near to wood? go into brick chimney). Three close at
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? one end of drive
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no yes in men's house - Policy #1218.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
of 4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of Sept 1916.

Policy Fee, \$ 2.50  
Mill " 22.58  
Total, 25.08  
3.90-cr. on Can. of Dwelling and Contents -  
insured in Policy #1218.

*A C Butcher*  
APPLICANT.

Paid by check - Oct. 2, 1911.



No. 1488.

# APPLICATION

OF

Ins.

Hattie E. Leonard

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 2148.12

Expires 25 day of Sept. 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 13.10

Total amount paid - - \$ 15.60

AT Bank.

Agent.

Approved Sept. 28, 1911

E. B. Pettit

President.

Ella E. Staplen

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

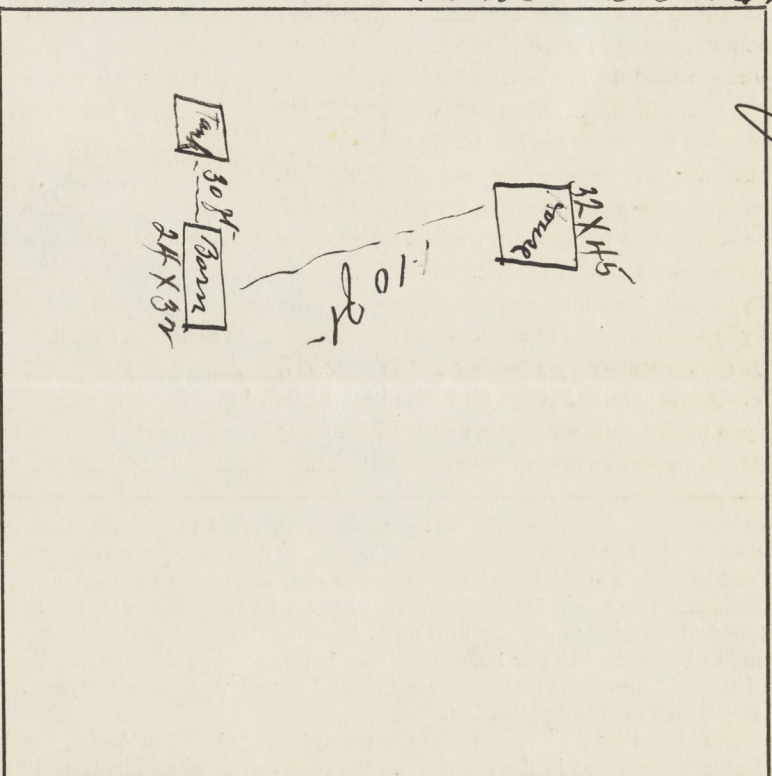
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decd. 2:10 P.M. - Sept. 25, 1911.

Mailed - Sept. 28, 1911.

Improvements being made in dwelling - Aug. 1914

NORTH Penitencia Creek Road.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1488.

Date: 1666 @ 10 = 1666  
482 .. 20 = .96  
2.62

# APPLICATION

Of Hattie E. Grant - San Jose R F 21 Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty one Hundred & Forty-eight DOLLARS, for the term  
of 5 years, from the 25th day of Sept 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>45</u> x <u>32</u> feet, built <u>1888</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>	<u>2500</u>	<u>1666.67</u>	
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>roof</u>			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions			
On <u>Piano</u>			
On <u>Windmill and Tank</u>	<u>150</u>	<u>100.00</u>	
On Barn No. 1 <u>Two story - 24 x 32 ft.</u>	<u>500</u>	<u>333.33</u>	
On Barn No. 2			
On <u>2 1/2</u> Tons of Hay	<u>25</u>	<u>16.66</u>	
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>1</u> Horse Buggy	<u>50</u>	<u>33.33</u>	
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in dwelling No. <u>1</u>			
On Pumping Plant, \$ <u>1000</u> , on Pump House, \$ <u>1000</u>			
On <u>House and Barn No. 1</u>			
On <u>House and Barn No. 2</u>			
Total amount	<u>3225</u>	<u>2148.00</u>	

*Cancelled at request of assured  
Property Sold  
Nov. 13, 1914*

House and Barn No. 1 being situate North East Corner Penitencia Creek Road and  
Capatua ave. near San Jose Santa Clara Co., Cal.  
House and Barn No 2 being situate

- What is your title to said land? Trust Deed
- What incumbrance? \$700. By whom held? H. W. Grant
- How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres acres, worth \$ 8000. with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? no - Tenant
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2148 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 25 day of Sept 1911.

Policy Fee, \$ 2.50

Mill " \$ 3.10

Total, \$ 15.60

*Debate: 160  
PA Nov. 13, 1914*

Hattie E. Grant

APPLICANT.

Paid by assured - Sept. 25, 1911.

Pr J. T. Grant



No. 1489

# APPLICATION

OF

E. J. Pettit.

Superintendent Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1000

Expires 27 day of August 1912.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 2.00

Total amount paid - - \$ 4.50.

Standards

Agent.

Approved Sept. 28, 1911

E. J. Pettit.

President.

Ellen O. Taylor.

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd - 4 P.M. - Sept 28, 1911.

NORTH

See diagram - Application #1394

EAST

SOUTH

WEST

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



APPLICATION

Of E. J. Pettit Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand DOLLARS, for the term  
of one years, from the 27<sup>th</sup> day of September 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On .....Tons of Hay.....			
On <u>Sixteen tons of dried Prunes</u>	<u>16.00</u>	<u>10.00</u>	
On <u>Horses while stored in his fruit house</u>			
On <u>Horse Wagon insured in this Company</u>			
On .....Horse Spring Wagon.....			
On .....Horse Buggy.....			
On .....Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....		<u>10.00</u>	

House and Barn No. 1 being situate For description see Application  
No. 1394.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 22 acres, worth \$ 15,000. with improvements.
4. What other fire insurance? No. 1394. in this Co.
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? .....
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
10. Will you keep matches in a safe place? .....
11. Do you allow smoking in barns? .....
12. Is fire used in buildings except dwelling? .....
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? .....
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of. 1000. DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27<sup>th</sup> day of Sept. 1911.  
Policy Fee, \$ 2.50  
Mill " \$ 2.00  
Total, \$ 4.50  
E. J. Pettit APPLICANT.

Paid by assured - Oct. 14, 1911.



No. 1490.

# APPLICATION

OF

*Mrs. Elizabeth A. Watson*  
Resident 1408 Duane Ave.  
San Francisco  
J. B. Grant Taylor  
Post Office,  
Santa Clara County, Cal.

Amount Insured - \$ 4500.00

Expires 29 day of August 1914

Policy Fee - \$ 2.50

Mill Fee - \$ 16.20

Total amount paid - \$ 18.70

*W. J. Anderson*  
Agent.

Approved *Oct 12* 1911

*E. J. Dettling*  
President.

*Ellen A. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue ... Rate 17c on \$100.  
Exposure and stove-pipe ... Rate 25c on \$100.  
Exposure and cloth lining ... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

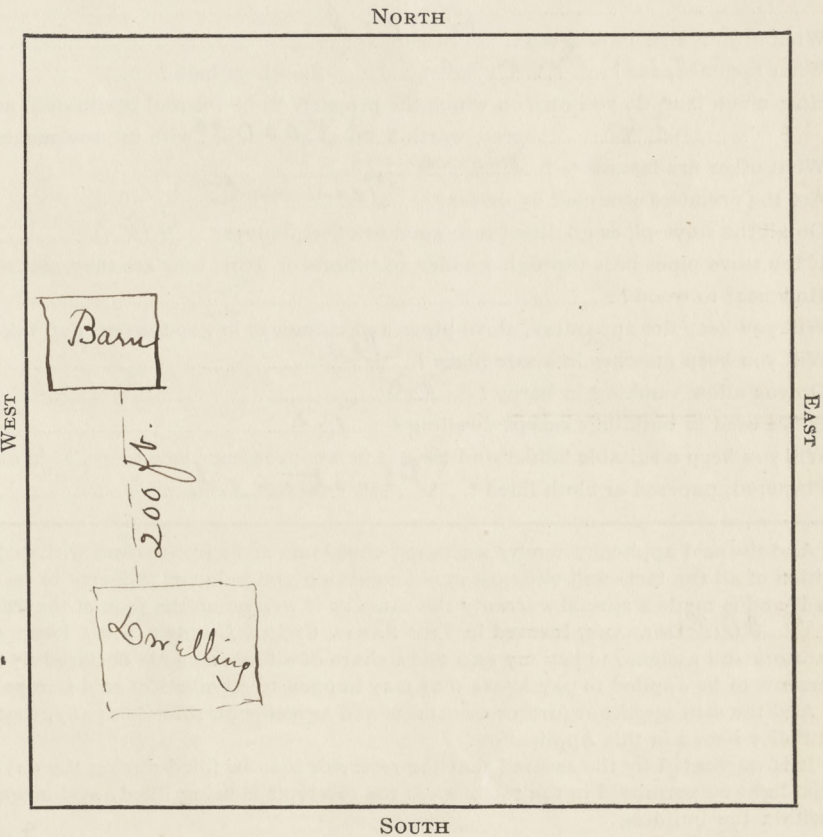
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





$$4500 @ .62^c = 5.40$$

# APPLICATION

Of Mrs. Elizabeth L. Watson, Cupertino. Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company,** for indemnity and Insurance against loss or damage by  
 fire, for the sum of Forty-five Hundred DOLLARS, for the term  
 of Three years, from the 29th day of September 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{1}{2}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>40</u> x <u>60</u> feet, built 1....., now in <u>good</u> repair, <u>Shingle</u> roof	6800	4500	
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....		4500	

House and Barn No. 1 being situate about 2 miles South-West of Cupertino  
Santa Clara County, Cal.  
House and Barn No 2 being situate \_\_\_\_\_

1. What is your title to said land? *Deed.*
2. What incumbrance? *none* By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
*26* acres, worth \$ *25000.00* with improvements.
4. What other fire insurance? *none.*
5. Are the premises occupied by owner? *Tenant. Yes.*
6. Do all the stove-pipes go direct into good brick chimneys? *Yes - One Terra cotta flue.*
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *Yes.*
10. Will you keep matches in a safe place? *Yes.*
11. Do you allow smoking in barns? *No.*
12. Is fire used in buildings except dwelling? *No.*
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *Yes.*
14. Plastered, papered or cloth lined? *Plastered*

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
4500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29th day of Sept, 1917.

Policy Fee, \$ 2.50  
 Mill " \$ 16.20  
 Total, \$ 18.70

Elizabeth L. Watson.....APPLICANT.

Paid by check. Sept 29. 1911.



No. 1491.

# APPLICATION

OF

Mrs. Elizabeth A. Watson  
Paragon Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1195.

Expired 29 day of Sept 1914.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 7.20

Total amount paid - - \$ 9.70

Agents

Approved Oct. 12. 1914

E. J. Pettit  
President.

ella A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate .15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{4}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

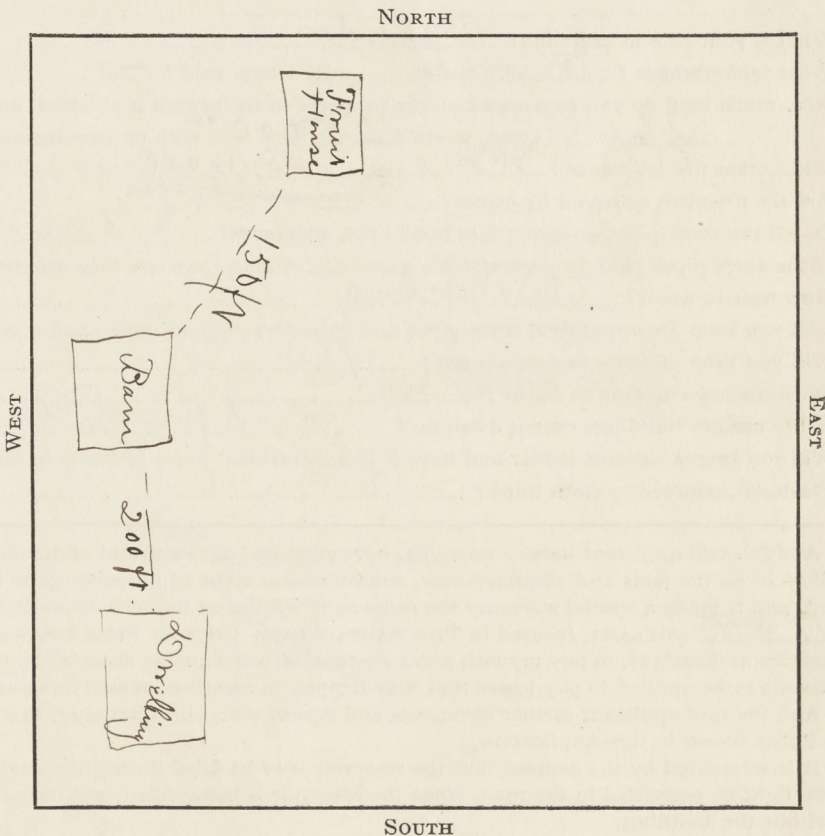
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Policy in Co. Safe.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





13

1491.

Date: 1195 @ .20 = 240 (25)

# APPLICATION

Of Mrs. Elizabeth L. Watson - San Antonio Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire for the sum of Eleven hundred and twenty-five DOLLARS, for the term  
 of Three years, from the 29th day of September 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories..... x..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories..... x..... feet, built 1....., now in..... repair,..... roof }			
On .....			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1 <u>32 x 60 ft - 16 ft Posts - Shingle roof -</u>	<u>750</u>	<u>500</u>	
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On <del>Two</del> Horse Wagon.....	<u>90</u>	<u>60</u>	
On ..... Horse Spring Wagon.....	<u>100</u>	<u>60</u>	
On <del>One</del> Horse Buggy.....	<u>30</u>	<u>20</u>	
On ..... Horse Phaeton.....	<u>75</u>	<u>50</u>	
On <u>Hand Tools -</u> .....	<u>40</u>	<u>25</u>	
On Harness and Robes.....	<u>300</u>	<u>200</u>	
All while contained in Barn No. 1.....	<u>120</u>	<u>80</u>	
On Pumping Plant, \$....., on Pump House, \$ <u>300</u> <u>Fruit Boxes</u>	<u>200</u>	<u>120</u>	
On <u>Fruit House and Dipping Plant -</u>	<u>125</u>	<u>80</u>	
On <u>400 Fruit Trays -</u> }			
On <u>Gasoline Engine</u> }			
On <u>2 Graders -</u> }			
	<u>1830</u>	<u>1195</u>	
Total amount.....			

Expired - Sept. 29, 1914  
Renewed - #2384

House and Barn No. 1 <sup>and Fruit House</sup> being situate about two miles South-West of  
San Antonio, Santa Clara Co., Cal.  
 House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? -
3. How much land do you own on which the property to be insured is situated, and what is its value? 26 acres, worth \$ 25000 with improvements.
4. What other fire insurance? none Dwelling insured under Policy # 1490.
5. Are the premises occupied by owner? Tenant Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes in Dwelling - five pipe in Dipping Plant.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Dipping Plant.
8. How near to wood? 6 inches.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? Dipping Plant.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? -

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1195 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29 day of Sept. 1911:

Policy Fee, \$ 2.50  
 Mill " \$ 7.20  
 Total, \$ 9.70

Elizabeth L. Watson APPLICANT.

Paid by Check - Sept. 29, 1911.



No. 1492.

# APPLICATION

OF

Herold A. Wright

R.R. #47

Mountain View Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 1500

Expires 1st day of October 1911

Policy Fee - - \$ 2.50

Mill Fee - - \$ 15.75

Total amount paid - - \$ 18.25

Renewal of \$521

Agent.

Approved Oct. 12. 1911

E. A. Pettit

President.

Ella R. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

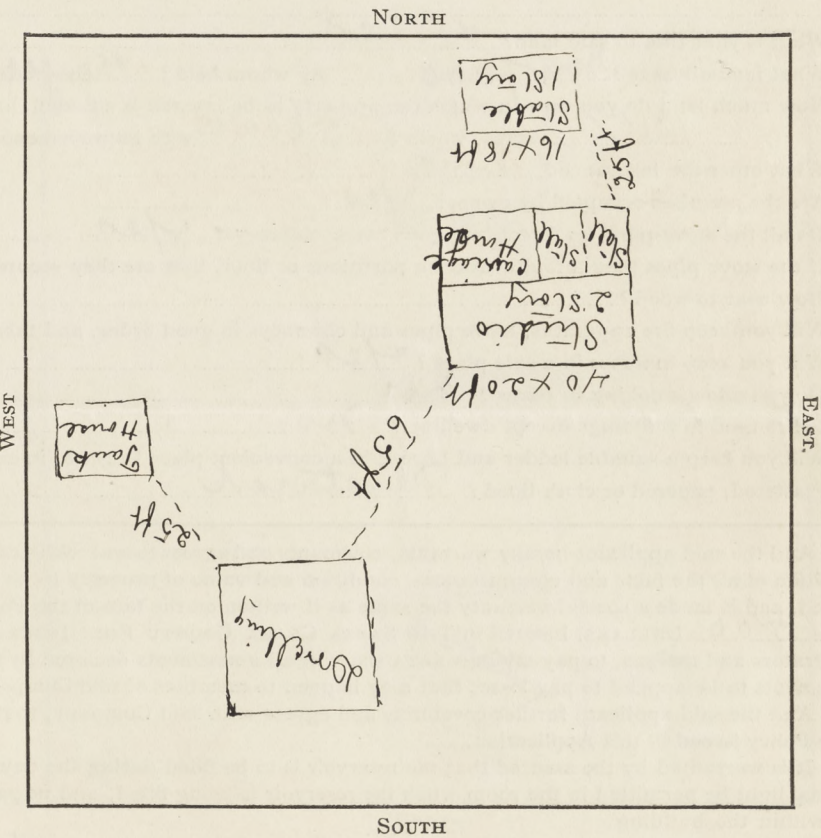
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office. Sept. 25, 1911.

Mailed. Oct. 12, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



22 ✓ 1492. 3750 @ .10 = 3.75  
750 " 20 = 1.50  
5.25

Of. S. SAN JOSE, CAL., March 2. 1912.

The fire, Having purchased of Howard A. Straight the property described in  
of. No. 1492 in the Santa Clara County Fire Insurance Company, and the said Polic. Y.  
It is having been assigned to me by said Howard A. Straight  
prop. I hereby accept the said Polic. Y. of Insurance under the conditions which it was issued, and agree  
On to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Michael Farrell

On Piano				
On <u>Thames Studio - 2 story Carriage House attached, Stable 25ft</u>	<u>1760</u>	<u>750</u>	<u>500</u>	
On <u>distant - (See diagram)</u>				
On				
All while contained in dwelling No.				
On Windmill and Tank <u>and Tank House - included in above and</u>			<u>250</u>	
On Barn No. 1				
On Barn No. 2				
On Tons of Hay				
On Horses				
On Horse Wagon				
On Horse Spring Wagon				
On Horse Buggy				
On Horse Phaeton				
On Harness and Robes				
All while contained in Barn No.				
On Pumping Plant, \$				
On				
On				
On				
On				
Total amount	<u>7660</u>	<u>4500</u>		

Expired - Oct. 1, 1914.  
Renewed - #2390.  
Notified - Sept. 17.

House and Barn No. 1 being situate on North West side of El Monte Ave. One mile from Mountain View, Santa Clara Co., Cal.  
House and Barn No 2 being situate

1. What is your title to said land? 20 Aced
2. What incumbrance? none 7000 By whom held? Hayes Bros. Released Losopayable
3. How much land do you own on which the property to be insured is situated, and what is its value? 12 1/4 acres, worth \$ 15000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy. And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of Sept 1911.

Policy Fee, \$ 2.50  
Mill " \$13.75  
Total, \$ 18.25  
Howard A. Straight APPLICANT.

Paid by assured - Oct. 2, 1911.



No. 1493.

# APPLICATION

OF

Anna H. Bee.

Inspector Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 4000.00.

Expires 1st day of October 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 20.00

Total amount paid - - \$ 22.50

E. J. Pettit.

Agent.

Approved Oct. 12, 1916

E. J. Pettit.

President.

Ella A. Taylor.

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ⅓ to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

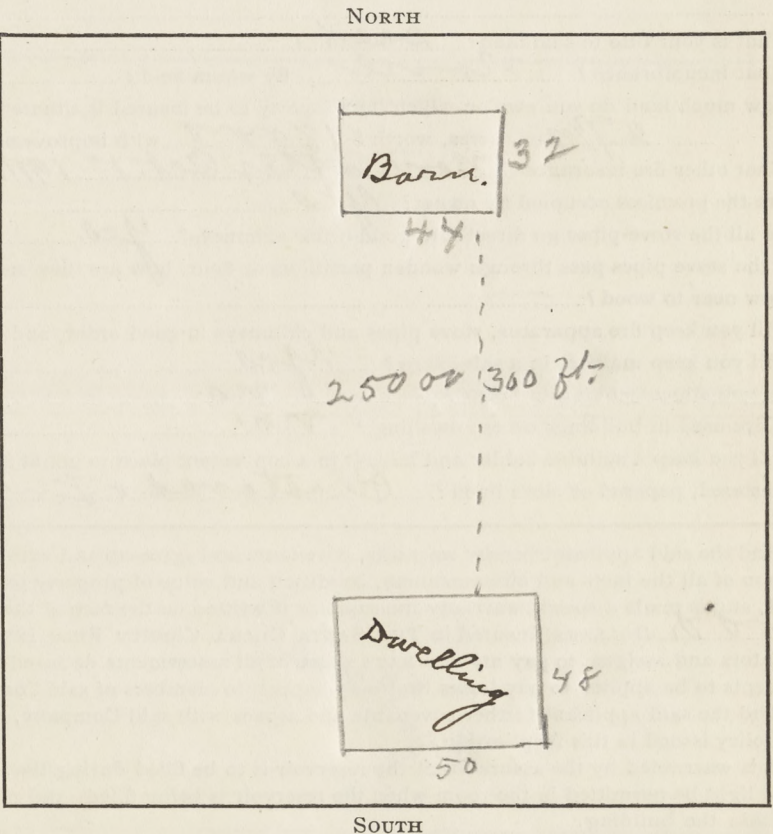
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd. L.P.M. Sept 23, 1911.

Mailed - Oct 3, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





22

1492.

3750 @ .10<sup>4</sup> = 3.75  
750 " 20 = 1.50  
5.25

# APPLICATION

Of Howard A. Straight, Mt. View Postoffice, Santa Clara County, Cali  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damag  
fire, for the sum of Forty Five Hundred DOLLARS, for the  
of 3 years, from the first day of October 1911, if approved by the Comp  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ <sup>2</sup> / <sub>3</sub> Value
On dwelling No. 1, <u>2</u> stories <u>35</u> x <u>65</u> feet, built <u>1893</u> , now in <u>good</u> repair, <u>chingle</u> roof }	<u>5900</u>	<u>3750</u>
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }		
On ..... No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....		
On Piano.....		
On <u>Frame Studio - 2 story, Carriage House attached, Stable, 25ft</u>	<u>1760</u>	<u>750</u>
On <u>distant - (See diagram)</u>		
On ..... and Tank House - included in above and		
On Barn No. 1.....		
On Barn No. 2.....		
On ..... Tons of Hay.....		
On ..... Horses.....		
On ..... Horse Wagon.....		
On ..... Horse Spring Wagon.....		
On ..... Horse Buggy.....		
On ..... Horse Phaeton.....		
On Harness and Robes.....		
All while contained in dwelling No.....		
On Pumping Plant, \$....., on Pump House, \$.....		
On ..... on Pump House, \$.....		
On ..... on Pump House, \$.....		
On ..... on Pump House, \$.....		
On ..... on Pump House, \$.....		
Total amount.....	<u>7660</u>	<u>4500</u>

House and Barn No. 1 being situate on North West side of El Monte Ave. One  
mile from Mountain View, Santa Clara Co., Cal.  
House and Barn No 2 being situate.....

- What is your title to said land? 20 Aced
- What incumbrance? none By whom held? Hayes Bros. Released
- How much land do you own on which the property to be insured is situated, and what is its value?  
12 1/4 acres, worth \$ 15,000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? yes
- How near to wood? yes
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 4500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 27 day of Sept 1911.

Policy Fee, \$ 2.50  
Mill " 13.75  
Total, \$ 18.25

Howard A. Straight APPLICANT.

Paid by assured - Oct. 2. 1911.



No. 1493.

# APPLICATION

OF

Anna H. Bee.

Cupertino Post Office,

Santa Clara County, Cal.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

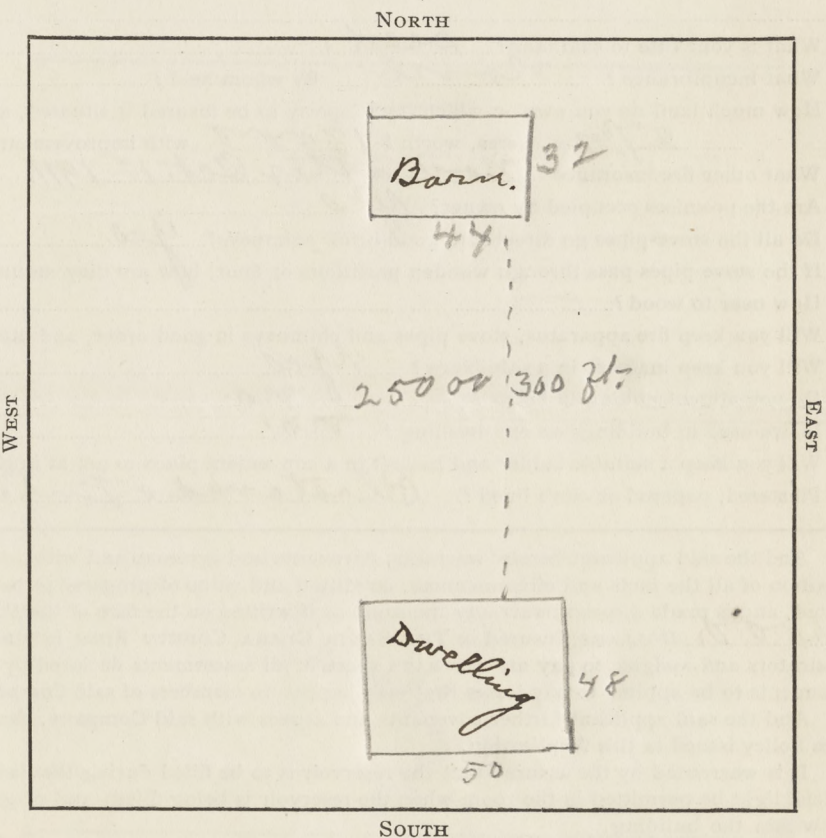
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd. L.P.M. Sept 23, 1911.

Mailed - Oct 3, 1911

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





28/1

1493.

Date: \$4000 @ 10% = 4.00

# APPLICATION

Anna H. Bee, Cupertino  
Of Mrs Anna H. Bee, Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand DOLLARS, for the term  
of five years, from the first day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Rate
On dwelling No. 1, 1 1/2 stories, 48 x 50 feet, built 1902, now in repair, shingle roof	45.00	30.00	
On wing stories x feet, built 1, now in repair, shingle roof			
On house No. 2 stories x feet, built 1, now in repair, shingle roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions, + pianola also tools, boxes, and farm implements in basement.	15.00	10.00	

SAN JOSE, CAL., 19...

Having purchased of Anna H. Bee the property described in  
Policy No. 1493 in the Santa Clara County Fire Insurance Company, and the said Policy  
having been assigned to me by said Anna H. Bee  
I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: E. J. Parsons

On Pumping Plant, \$	on Pump House, \$		
On			
On			
On			
On			
Total amount		6.000	4.000

House and Barn No. 1 being situate about 1/2 miles north of San Jose  
Santa Clara Co. Cal.  
House and Barn No 2 being situate

- What is your title to said land? Deed.
- What incumbrance? None By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
2 7/8 acres, worth \$18,000 with improvements.
- What other fire insurance? None after Oct. 1 1911.
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? No.
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
- Plastered, papered or cloth lined? Plastered & Lined.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$4000 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22nd day of September 1911.

Policy Fee, \$ 2.50  
Mill " \$ 20.00  
Total, \$ 22.50

Mrs. Anna H. Bee, APPLICANT.

Paid by Check - Oct 3rd. 1911.



No. 1494.

APPLICATION

OF

Amos H. Dees.

Capetino Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 900.00.

Expires 1st day of October 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 9.00

Total amount paid - - \$ 11.50

E. J. Pettit.  
Agent.

Approved Oct 12, 1916  
E. J. Pettit.  
President.

Ella D. Taylor  
Secretary.

Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.  
Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

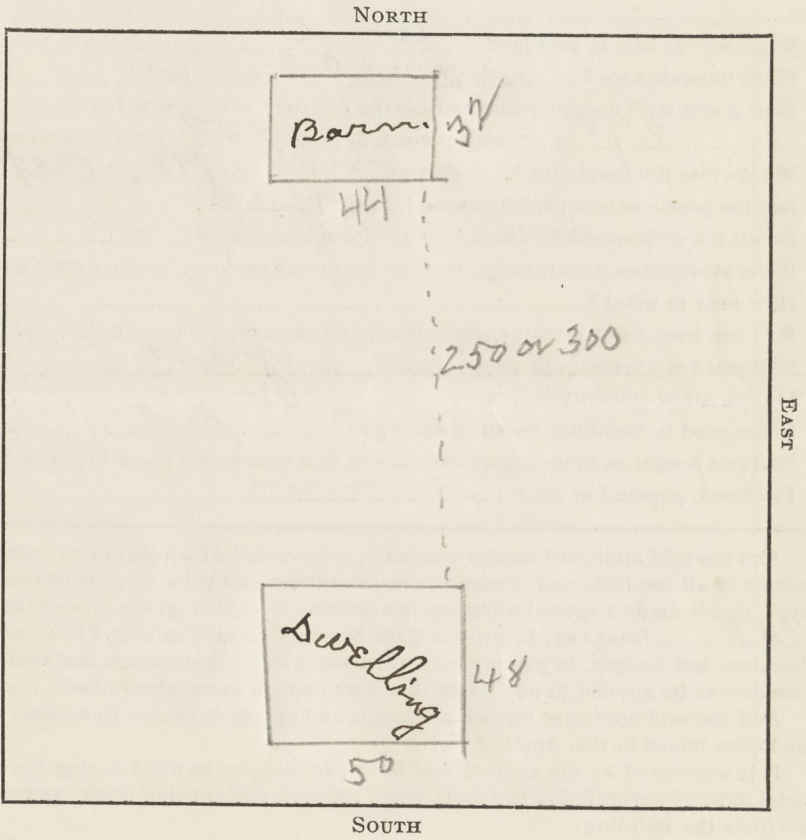
Contents to rate same as buildings in which they are kept.

EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - L. P. M. Sept. 23, 1911.  
mailed - Oct. 3, 1911



NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



28/1

1493.

Date: \$4000 @ 10% = 4.00

# APPLICATION

Anna H.

Of Mrs Anna H. Bee, Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Four Thousand DOLLARS, for the term  
of five years, from the first day of October, 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>48 x 50</u> feet, built <u>1902</u> , now in <u>2nd</u> repair, <u>shingle</u> roof	<u>45.00</u>	<u>30.00</u>	
On wing ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
On ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... feet, built ..... , now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions, <u>+ pianola also tools, boxes</u>	<u>15.00</u>	<u>10.00</u>	
On <u>and farm implements in basement.</u>			
Piano .....			
while contained in dwelling No. <u>one</u>			
Windmill and Tank .....			
Barn No. 1 .....			
Barn No. 2 .....			
Tons of Hay <u>half</u>			
Horses .....			
Horse Wagon .....			
Horse Spring Wagon .....			
Horse Buggy .....			
Horse Phaeton .....			
Harness and Robes .....			
while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....	<u>6.000</u>	<u>4.000</u>	

Expired - Oct. 1st. 1916.  
Cancelled - Not renewed

House and Barn No. 1 being situate About 1/2 miles north of Sanitoga  
Santa Clara Co. Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? .....
4. What other fire insurance? None after Oct. 1st 1911.
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? Plastered & Lined.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$4000. DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22nd day of September 1911.

Policy Fee, \$ 2.50  
Mill " \$20.00  
Total, \$22.50

Mrs Anna H. Bee APPLICANT.

Paid by check - Oct 3rd. 1911



No. 1494

# APPLICATION

OF

Amos A. Deen

Cubertine Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 900.00

Expires 1st day of October 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 9.00

Total amount paid - - \$ 11.50

E. J. Cottitt

Agent.

Approved Oct 12 1916

E. J. Cottitt

President.

Elva A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/4 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue ... Rate 17c on \$100.  
Exposure and stove-pipe ... Rate 25c on \$100.  
Exposure and cloth lining ... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

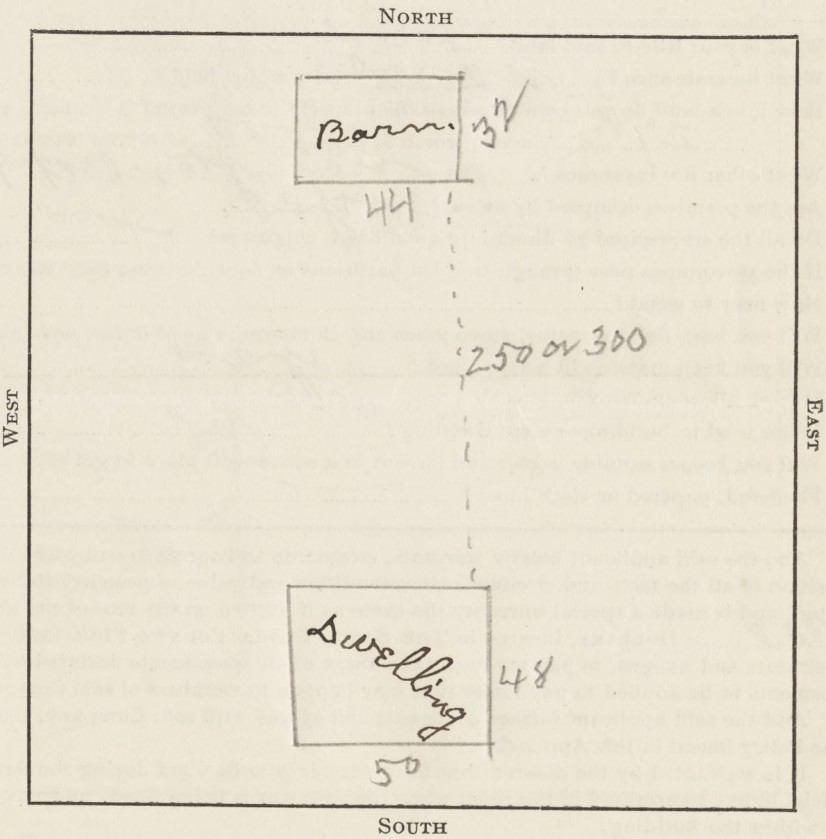
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - L. D. M. Sept. 23, 1911.

mailed - Oct. 3, 1911



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



28  
1494  
Date: 900 @ 20¢ = 180

# APPLICATION

Of Mrs Anna H. Bee, Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand Nine Hundred DOLLARS, for the term  
of five years, from the first day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			

SAN JOSE, CAL.,.....June.....9.....1911.

Having purchased of.....Anna H. Bee.....the property described in  
Policy.....No.....1494.....in the Santa Clara County Fire Insurance Company, and the said Polic.....  
having been assigned to me by said.....Anna H. Bee.....  
I hereby accept the said Polic.....of Insurance under the conditions which it was issued, and agree  
to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: Eustace P. Parsons

On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1380</u>	<u>900</u>	

House and Barn No. 1 being situate.....About 2 1/2 miles north of Sanitoga  
Santa Clara Co. Cal.  
House and Barn No 2 being situate.....

1. What is your title to said land?.....Deed
2. What incumbrance?.....none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....27 1/2 acres, worth \$.....18000 with improvements.
4. What other fire insurance?.....none after Oct 1st 1911
5. Are the premises occupied by owner?.....yes
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....yes
10. Will you keep matches in a safe place?.....yes
11. Do you allow smoking in barns?.....no
12. Is fire used in buildings except dwelling?.....no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....yes
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....900  
DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22" day of Sept. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 9.00  
Total, \$ 11.50

Mrs. Anna H. Bee.....APPLICANT.

Paid by check. Oct. 3, 1911.



No.

App'l

Marb

Mountai

Santa C

Amount Insured

Expires 1st day

Policy Fee, -

Mill Fee,

Total amount paid,

Oct. 11/16

Approved, Oct.

Oct. 11/16

El la O

Press of Brower &

Expatriate Oct. 11/16.

Santa Clara Co Fire Insurance

Dear Sir

Rec'd yours of the 10th.  
I carried insurance with you up to Oct. 1.  
havin, bought the place already insured.  
My regular Ins. agency is the Colonial who  
I have it now.  
Thanking you for your kind inquiries &  
information

Sincerely Gr.

W. W. W. W.

SOUTH



1494.

Date: 900 @ 20¢ = 1.80

# APPLICATION

Of Mrs Anna H. Bee, Cupertino Postoffice, Santa Clara County, Calif., to  
 The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of one thousand nine hundred DOLLARS, for the term  
 of five years, from the first day of October 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
On while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1 <u>Site 32x44 ft. shingle roof</u>	<u>10 75</u>	<u>7 00</u>	
On Barn No. 2 .....			
On .....			
On .....			
On .....			
On Horses <u>Spring</u>			
On 1 Horse Wagon.....	<u>6 0</u>	<u>4 0</u>	
On Horse Spring Wagon.....			
On <u>200</u> Horse Buggy.....	<u>1 50</u>	<u>1 00</u>	
On Horse Phaeton.....			
On <u>Orchard Truck</u>	<u>7 5</u>	<u>5 0</u>	
On Harness and <u>Roads</u>	<u>2 0</u>	<u>1 0</u>	
On while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>13 80</u>	<u>9 00</u>	

House and Barn No. 1 being situate About 2 1/2 miles north of Saniloga  
Santa Clara Co. Cal.  
 House and Barn No 2 being situate.....

- What is your title to said land? Deed
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
2 7/8 acres, worth \$ 18 000 with improvements.
- What other fire insurance? none after Oct 1st 1911
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? .....
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 900 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22 day of Sept. 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 9.00  
 Total, \$ 11.50

Mrs Anna H. Bee APPLICANT.

Paid by check. Oct. 3, 1911.



No.

APPL

Mark

Mountain

Santa C

Amount Insured

Expires 1st day

Policy Fee, -

Mill Fee,

Total amount paid,

C. H. Brown

Approved, Oct.

C. H. Brown

C. H. Brown

Press of Brower P

Expatire Oct. 11/16.

Santa Clara Co Fire Insurance

Dear Sir

Rec<sup>d</sup> yours of the 10<sup>th</sup>.  
 I carried insurance with you up to Oct. 1.  
 having bought the place already insured.  
 My regular Ins. Agency is the Colonial who  
 I have it now.  
 Thanking you for your kind inquiries &  
 information

Sincerely Gr.

J. W. Brown

SOUTH



Rate:  $900 @ 20\% = 1.80$

—

- 1. The value of the property is estimated by the applicant, and that the amount of insurance on

assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during \_\_\_\_\_

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 22<sup>nd</sup> day of Sept. 1911

Policy Fee, \$ 2.50

Policy Fee, \$ .....  
 Mill " \$ 9.00

Total, \$ 71.50

Mrs. Anna B. Bee. APPLICANT.

Paid by check - Oct. 3, 1911.



No. 1495

# APPLICATION

OF

Mark A. Starnard

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 2471.00

Expires 1st day of October 1916,

Policy Fee, - - - \$2.50

Mill Fee, - - - \$12.35

Total amount paid, - - - \$14.85

E. H. Starnard  
Agent.

Approved Oct. 12. 1911.

E. V. Pettit  
President.

Ella D. Taylor  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

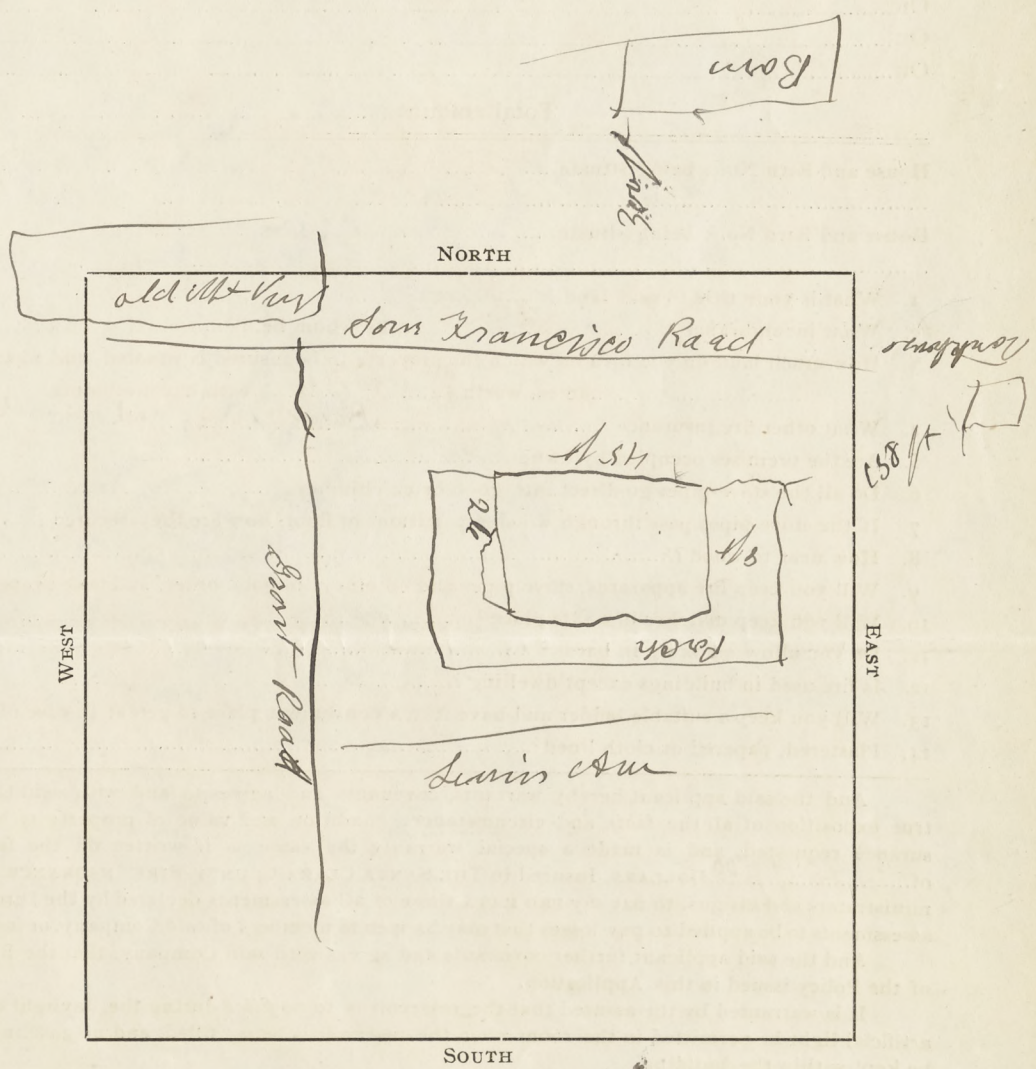
Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Dec'd. 11:30 a.m. Sept 30, 1911.

Mailed. Oct. 12, 1911



### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



# 1495. Rate: 2471 @ .10% = 2.47 APPLICATION

Mark  
 Of Mark H. Stevens P.O. No. 17 Monte Vista Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum Twenty-four Hundred and Seventy-one DOLLARS, for the term  
 of 5 years, from the 1st day of October 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>45</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	3000.00	2000.00	
On wing <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On <u>house</u> No. 2 <u>1</u> stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions			
On <u>Refrigerator</u>	100.00	66.00	
On Piano	300.00	200.00	
On <u>sewing machine</u>	40.00	26.00	
On <u>Curtains and window shades</u>	70.00	46.00	
On <u>Bedding and clothing</u>	200.00	133.00	
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, Pump House, \$			
On			
On			
On			
On			
Total amount	3710.00	2471.00	

House and Barn No. 1 being situate on the Easter end of Lewis Ave, about 1/2 mile from the Grant Road and about 1/2 mile from old Mt. Vista on  
 House and Barn No. 2 being situate reservoir township

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
4 40/100 acres, worth \$ 5200.00 with improvements.
- What other fire insurance? none - Barn insured under Policy #1270.
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? Part - flues adapted by tin under wash
- If the stove pipes pass through wooden partitions or floor, how are they secured? good Terra-cotta encased in gal. iron flues
- How near to wood?
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2471.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of Sept. 1911.

Policy Fee, \$ 2.50  
 Mill " 12.35  
 Total, \$ 14.85

Mark H. Stevens APPLICANT.

Paid by check - Oct. 3, 1911.

Patent Oil burner installed in Cook Stove.  
 Tanks a distance from dwelling - Reported April 1916  
 Electric lights in Barn.



No. 1496

# APPLICATION

OF

J. B. Dunning

D.R. #23,

Morgan Hill

Post Office,

Santa Clara County, Cal.

Amount Insured, = \$ 1500.00

Expires 3rd day of October 1911.

Policy Fee, - - - \$2.50

Mill Fee, - - - \$11.75

Total amount paid, - - \$14.25

Agent

Approved Oct 12, 1911.

E. J. Dettl

President

Ella R. Taylor

Secretary

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

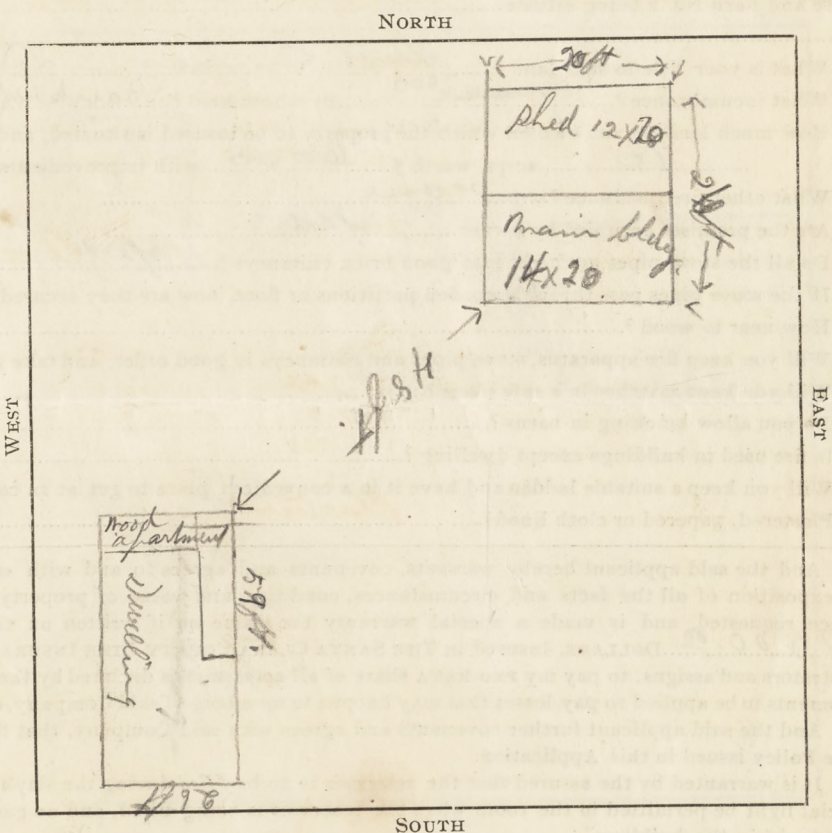
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Decd. - 3 P.M. Sept 30th - returned - 9 a.m. Oct 3rd. 1911

Mailed - Oct. 12, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1496.

Date: \$1400 @ .15 = 2.10 ct.  
100 " .25 = .25  
2.35

## APPLICATION

Of F. B. Bussing, Morgan Hill Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
 damage by fire, for the sum \$1500.00 DOLLARS, for the term  
 of 1 years, from the 3rd day of October 1911, if approved by the Com-  
 pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
 on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1, <u>1</u> stories <u>26.52</u> feet, built <u>1899</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1500</u>	<u>1000</u>	
On wing ..... stories ..... feet, built 1....., now in ..... repair, ..... roof }			
On.....			
On house No. 2..... stories ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions	<u>300</u>	<u>200</u>	
On.....			
On Piano.....	<u>300</u>	<u>200</u>	
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank			
On Barn No. 1 <u>20 x 24 ft. Shed 12 x 20 ft.</u>	<u>150</u>	<u>100</u>	
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>2250</u>	<u>1500</u>	

House and Barn No. 1 being situate 1/2 mile from Morgan Hill Cal on Lot 59  
Cash Quene Ranch Map 5  
 House and Barn No. 2 being situate.....

- What is your title to said land? Sole Owner - Deed Mar. 5, 1912
- What incumbrance? none By whom held? Bank of Los Gatos - Loss payable
- How much land do you own on which the property to be insured is situated, and what is its value?.....  
10 acres, worth \$ 6000 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood?.....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and  
 true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the in-  
 surance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration  
 of 1500.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
 ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
 assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
 of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
 artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall  
 be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 29th day of September 1911.

Policy Fee, \$ 2.50  
 Mill " 11.75  
 Total, \$ 14.25

2.50 Paid - Sept. 30, 1911.  
11.75 Paid - Oct. 5, 1911.

F. B. Bussing

APPLICANT.



No. 1497.

# APPLICATION

OF

*H. H. H. H. H.*  
*Pauline*  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1250.00

Expires 3rd day of October 1914.

Policy Fee - - \$ 2.50

Mill Fee - 34c - \$ 4.20

Total amount paid - - \$ 6.70.

*M. Collins*  
Agent.

Approved *Oct 11* 1914

*E. A. Taylor*  
President.  
*Ella A. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

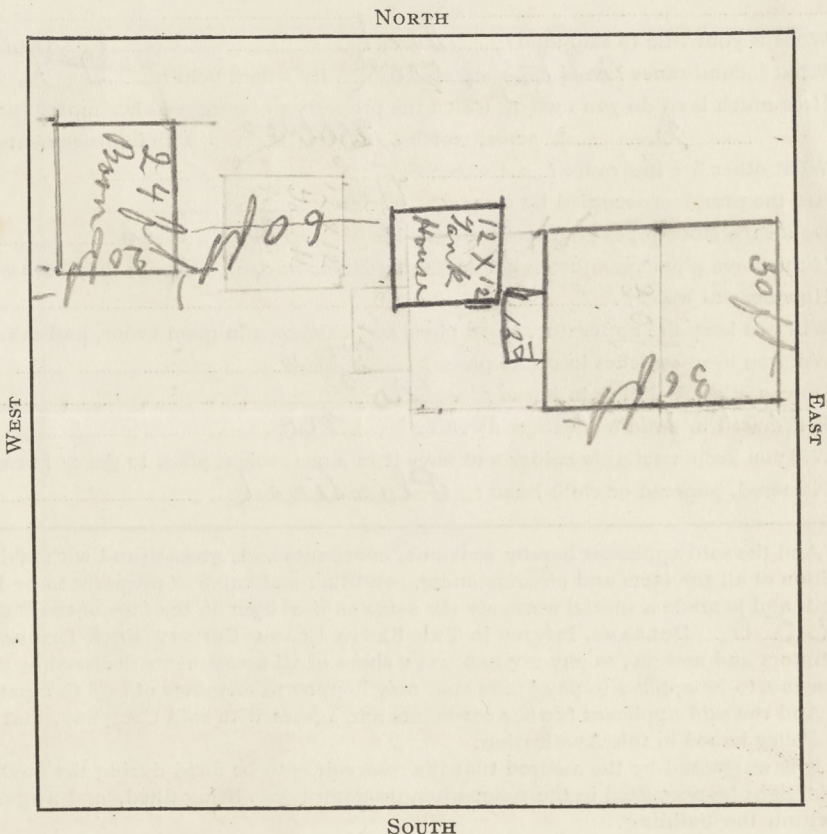
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decd - 10:45 - a.m. - Oct 3rd, 1911.

Mailed - Oct. 12, 1911



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



26

1497.

$$\begin{array}{r} 1130 @ .10 = 1.15 \\ 120 \quad \quad 20 \quad \quad 25 \\ \hline 1.40 \end{array}$$

## APPLICATION

Box 72, R.F.D.

Of S. B. Sloat San Jose Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of \_\_\_\_\_ DOLLARS, for the term  
 of three years, from the 3rd day of October 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1</u> stories <u>30</u> x <u>36</u> feet, built <u>1893</u> , now in <u>Good</u> repair, <u>Shing</u> roof			
On wing <u>1</u> stories <u>12</u> x <u>12</u> feet, built <u>1893</u> , now in <u>Good</u> repair, <u>Tin</u> roof	<u>1600.00</u>	<u>1000</u>	
On _____			
On house No. 2 _____ stories _____ x _____ feet, built _____, now in _____ repair, _____ roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions _____			
On _____			
On Piano _____			
On _____			
On _____			
On _____			
All while contained in dwelling No. _____			
On Windmill and Tank <u>house one story - 12 x 12 ft.</u>	<u>200.00</u>	<u>130</u>	
On Barn No. 1 <u>24 x 20 ft.</u>	<u>100.00</u>	<u>60</u>	
On Barn No. 2 _____			
On _____ Tons of Hay _____			
On _____			
On <u>One</u> Horses <u>one</u>	<u>75.00</u>	<u>50</u>	
On _____ Horse Wagon _____			
On <u>One</u> Horse Spring Wagon _____	<u>25.</u>	<u>10</u>	
On _____ Horse Buggy _____			
On _____ Horse Phaeton _____			
On _____			
On Harness and Robes _____			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$ _____, on Pump House, \$ _____			
On _____			
On _____			
On _____			
On _____			
Total amount _____	<u>2000.00</u>	<u>1250</u>	

House and Barn No. 1 being situate on West side of Washington ave. between  
Mammosola and Pine.  
 House and Barn No 2 being situate \_\_\_\_\_

- What is your title to said land? Deed
- What incumbrance? Mortgage of 5000.00 By whom held? Deceased Rancevan (Garden City Bank & Trust Co. and Harry Edgar Rancevan)
- How much land do you own on which the property to be insured is situated, and what is its value? 1/2 acres, worth \$ 2500.00 with improvements. 600.00 (Loss payable number 1442)
- What other fire insurance? none
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? Go into Brick Chimney
- How near to wood? \_\_\_\_\_
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1250 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 3 day of October 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 4.20  
 Total, \$ 6.70

S. B. Sloat

APPLICANT.

Paid by assured. Oct. 3. 1911.



No. 1498

# APPLICATION

OF

*Rolla Butcher*

*Drumyvale* Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 2000.00

Expires *1st* day of *October* 191*6*.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 10.00

Total amount paid - - \$ 12.50

*E. W. Shaler*  
Agent.

Approved *Oct 12* 191*6*

*E. J. Coattis*  
President.

*Ella A. Taylor*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.  
Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.  
Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.  
Contents to rate same as buildings in which they are kept.

### EXPOSURES

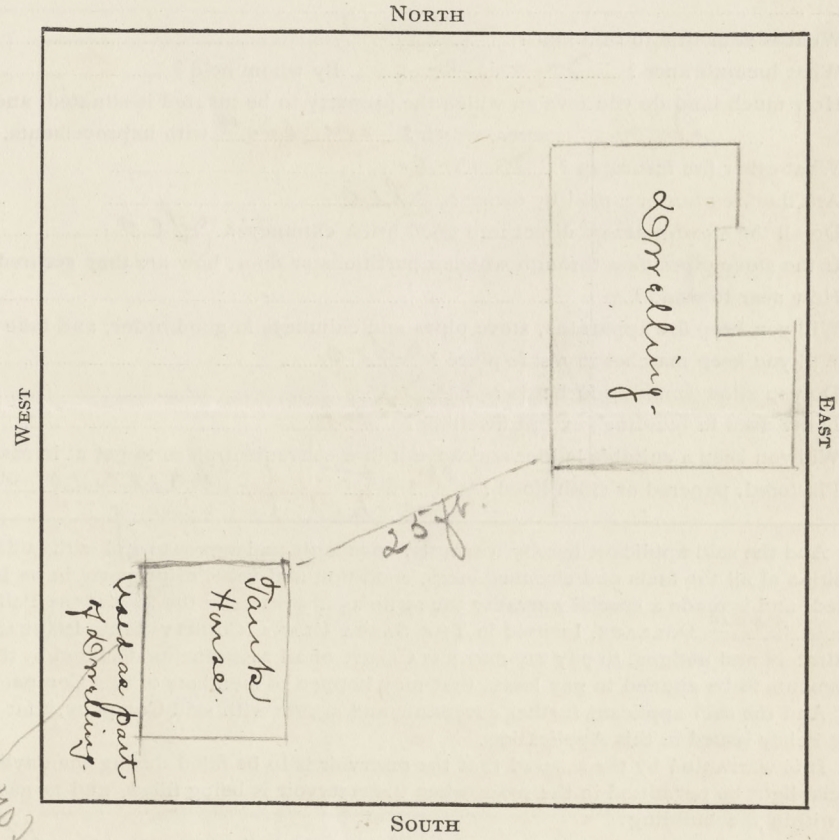
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Decd. 11:20 a.m. - Oct 4, 1911.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



*44*  
*24*  
*40*  
*72*



22

1498.

2000 @ .10% = 2.00

# APPLICATION

Of Rolla Butcher, Punyvale Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand DOLLARS, for the term  
of five years, from the 4th day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>36</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>shing</u> roof	<u>1800</u>	<u>1200</u>	
On wing ..... stories ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>450</u>	<u>300</u>	
On .....			
On Piano .....	<u>150</u>	<u>100</u>	
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank. <u>and Tank House</u>	<u>600</u>	<u>400</u>	
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>3000</u>	<u>2000</u>	

House and Barn No. 1 being situate on North side of Boyter Rd. four  
miles West of Santa Clara, Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Six acres, worth \$ 4700.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? -
8. How near to wood? -
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered - three rooms papered on closely  
tacked living

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2000.00  
DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 4th day of October 1911.

Policy Fee, \$ 2.50  
Mill " \$ 10.00  
Total, \$ 12.50

Rolla Butcher APPLICANT.

10.00 Pd Oct 5. 1911.  
2.50 Pd Nov. 10. 1911.

1800 Renewal.  
2000 New



No. 1499

# APPLICATION

OF

R. H. Nelson

Superintendent Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 3000.

Expires 6 day of October 1911

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 9.00

Total amount paid - - \$ 11.50.

Renewal of # 526  
by Agent.

Approved Oct. 12. 1911

E. J. Pettit  
President.

Ella Q. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

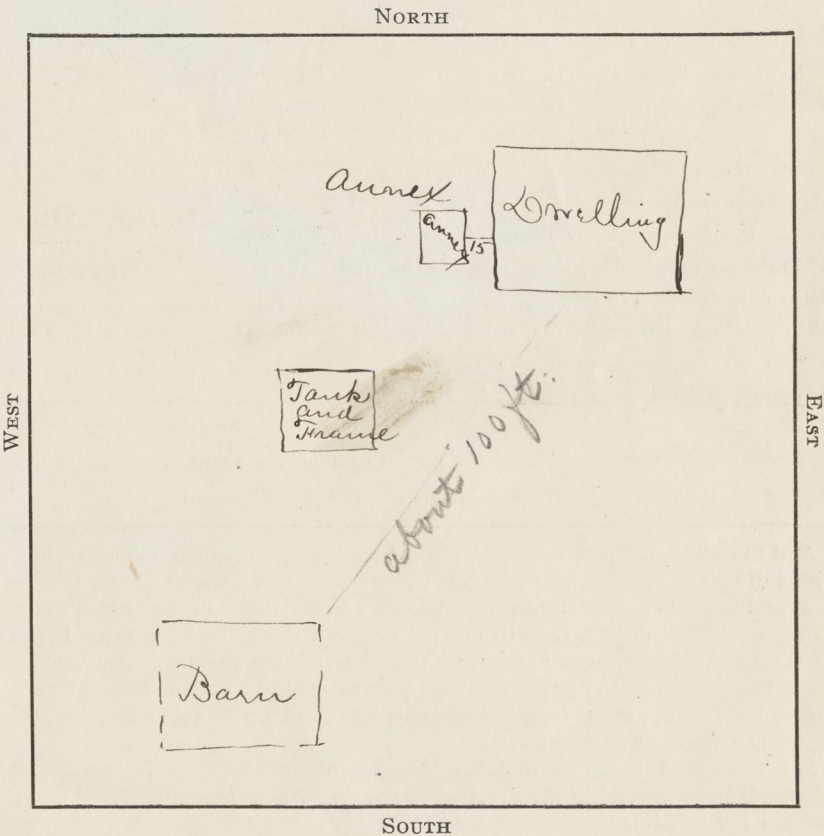
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written Oct. 2, 1911.

Delivered Oct. 13, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1499

Date: 3000 @ .10 = 3.00

## APPLICATION

22  
 Of Robert L. Nelson, Cupatino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Thousand DOLLARS, for the term  
 of three years, from the 6th day of October 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1 <u>2 1/2</u> stories <u>60</u> x <u>36</u> feet, built <u>1894</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>4500</u>	<u>3000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount <u>Three Thousand</u>		<u>3000</u>	

House and Barn No. 1 being situate on South side of Stevens Creek Road,  
about seven miles West of San Jose, Santa Clara Co.,  
 House and Barn No 2 being situate .....

- What is your title to said land? Deed
- What incumbrance? ..... By whom held? Security Savings Bank of San Jose
- How much land do you own on which the property to be insured is situated, and what is its value? 70 acres, worth \$ 28000.00 with improvements. (2000 payable)
- What other fire insurance? none. (Barns etc - Policy #1500. - Furniture - #1187)
- Are the premises occupied by owner? yes.
- Do all the stove-pipes go direct into good brick chimneys? yes.
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? -
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
- Will you keep matches in a safe place? yes.
- Do you allow smoking in barns? no.
- Is fire used in buildings except dwelling? In Office sometimes and in man's house.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 3000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of Oct. 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 9.00  
 Total, \$ 11.50

Paid by assured -  
Oct. 13. 1911.

R. L. Nelson APPLICANT.



No. 1500.

# APPLICATION

OF

R. H. Nelson.

Superintendent, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1650.00

Expires 6 day of October 1914

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 11.05

Total amount paid - - \$ 13.55

Renewal of #524  
Agent.

Approved Oct. 11, 1914

E. J. Pettit.  
President.

Ella O. Taylor.  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

### EXPOSURES

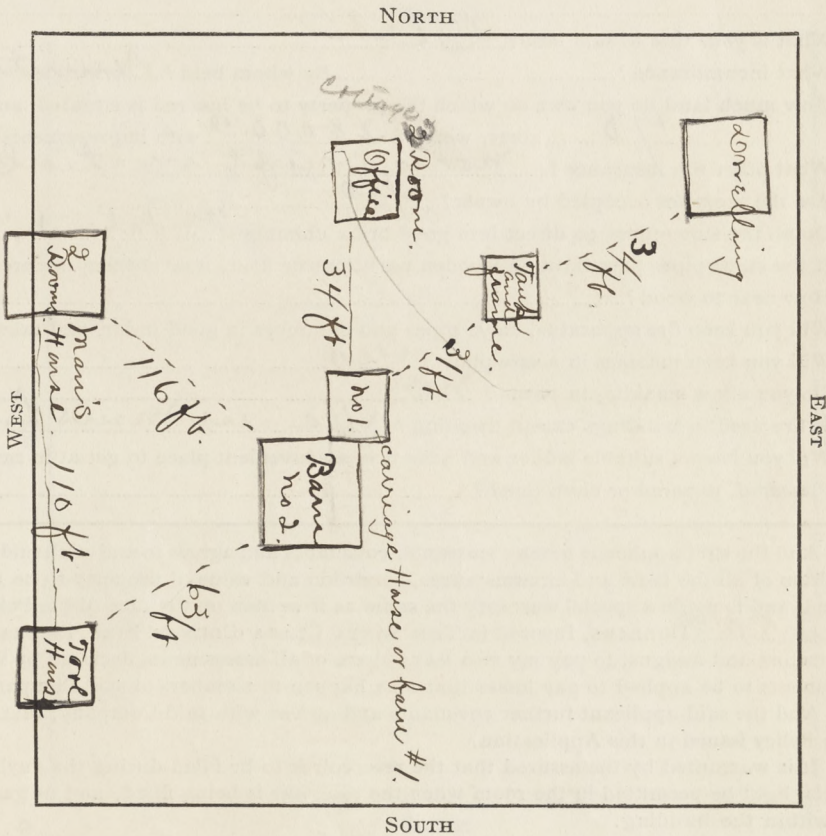
Contents to rate same as buildings in which they are kept.

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written - 3:30 P.M. Oct 2, 1911.

Delivered - Oct. 13, 1911



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



22.1

1500.

Date: \$2600.18 = 1390  
347.20 = 694  
1043.25 = 260  
3.68

# APPLICATION

Of Robert L. Nelson, Imperiano Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Sixteen Hundred and Fifty DOLLARS, for the term  
of three years, from the 6th day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, ..... stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing ..... stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On .....			
On house No. 2 ..... stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On <u>Office - 2 room frame House -</u>	<u>200</u>	<u>133</u>	
On .....			
All while contained in dwelling No. ....			
On <u>Windmill and Tank and Tank-frame</u>	<u>190</u>	<u>127</u>	
On <u>Barn No. 1 or Carriage House - 2 story -</u>	<u>450</u>	<u>300</u>	
On <u>Barn No. 2 (large barn)</u>	<u>380</u>	<u>253</u>	
On <u>20 Tons of Hay contained in Barn No. 2,</u>	<u>300</u>	<u>160</u>	<u>80</u>
On <u>900 Fruit Boxes</u>	<u>45</u>	<u>30</u>	
On <u>Horses</u>			
On <u>Four Horse Wagon - contained in Barn No. 2.</u>	<u>140</u>	<u>93</u>	
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Impliments and Tools - in Barn #2</u>	<u>250</u>	<u>167</u>	
On <u>Harness and Robes</u>	<u>60</u>	<u>40</u>	
All while contained in Barn No. ....			
On <u>Pumping Plant, \$....., on Pump House, \$.....</u>			
On <u>Tool and Implement House</u>	<u>150</u>	<u>100</u>	
On <u>Anderson and B. McLean Grader - in Tool and Imp. House</u>	<u>210</u>	<u>140</u>	
On <u>One Orchard Truck</u>	<u>120</u>	<u>80</u>	
On <u>One Tray Truck</u>	<u>40</u>	<u>27</u>	
Total amount.....	<u>2575</u>	<u>1650</u>	

House and Barn No. 1 being situate on South side of Stevens Creek Road,  
about 7 miles West from San Jose, Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? By whom held? Security Savings Bank of San Jose
3. How much land do you own on which the property to be insured is situated, and what is its value? 76 acres, worth \$ 28000.00 with improvements. (Loan payable)
4. What other fire insurance? none except in this company. no 1187 - no. 1499.
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys? yes. Patent clay chimney in Office.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? yes - in main house - in office sometimes
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1650.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 2nd day of Oct. 1911.  
Policy Fee, \$ 2.50  
Mill " \$ 11.03  
Total, \$ 13.53

R. L. Nelson APPLICANT.

Paid by assured.  
Oct. 13, 1911



# APPLICATION

OF

Wm. A. Nelson

Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1683 -

Expires *6th* day of *October* 191*4*

Policy Fee	-	-	-	\$2.50
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Mill Fee	-	-	-	\$	5.10
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Total amount paid - \$7.68

W. D. Wilson  
Agent

Approved..... Oct. 12. 1911

President

Ella D. Taylor.  
 Secretary

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

## DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{3}$  to basis rate; Rate 15c on \$100.
- |                                     |                    |
|-------------------------------------|--------------------|
| Exposure and terra-cotta flue ..... | Rate 17c on \$100. |
| Exposure and stove-pipe .....       | Rate 25c on \$100. |
| Exposure and cloth lining .....     | Rate 20c on \$100. |

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classified with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling: Rate 20c on \$100.  
Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

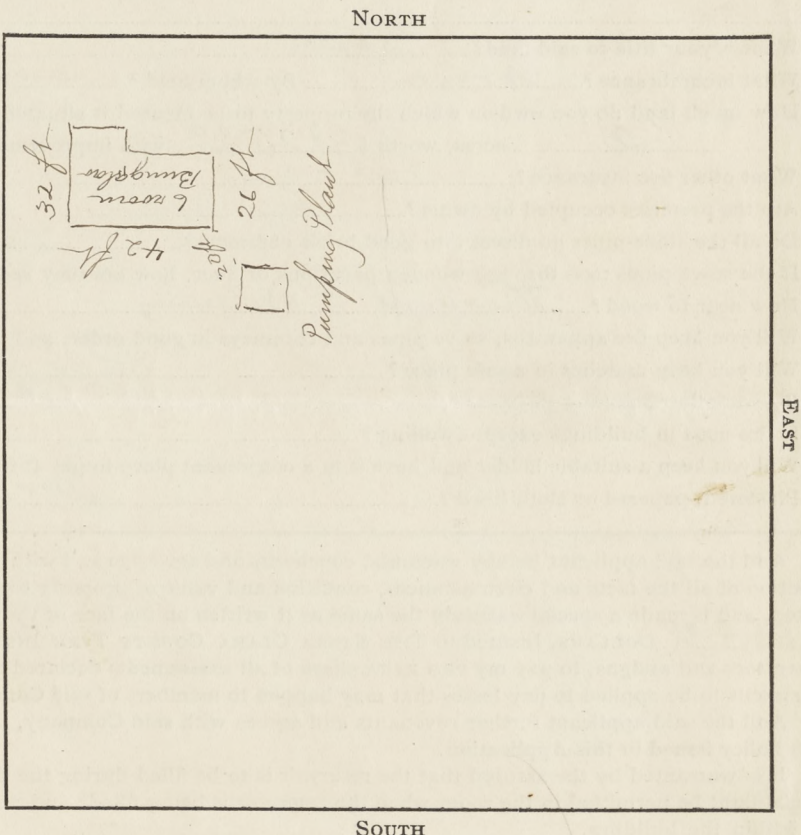
## EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - 9 a.m. - Oct. 7, 1911.

Mailed - Oct. 12, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



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1501

Rate: 1683 @ 10 = 1.70

## APPLICATION

Of Geo. C. Wellman, Mountain View Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
fire, for the sum of 1683 DOLLARS, for the term  
of 3 years, from the 6th day of October 1911, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <sup>32</sup> <u>1</u> stories, <u>26</u> x <u>42</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>hip</u> roof	<u>2000</u>	<u>1333</u>	
On wing <u>1</u> stories, <u>26</u> x <u>42</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>hip</u> roof			
On <u>house</u> No. 2, <u>1</u> stories, <u>26</u> x <u>42</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>hip</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>300</u>	<u>200</u>	
On <u>Piano</u>			
On <u>Notified</u>			
On <u>Notified</u>			
On <u>Notified</u>			
On <u>Notified</u>			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On <u>Expired - Oct. 6, 1914</u>			
On <u>Renewed - #2396</u>			
On <u>Tons of Hay</u>			
On <u>Horses</u>			
On <u>Horse Wagon</u>			
On <u>Horse Spring Wagon</u>			
On <u>Horse Buggy</u>			
On <u>Horse Phaeton</u>			
On <u>Harness and Robes</u>			
All while contained in Barn No. 1			
On Pumping Plant, \$ <u>125.00</u> , on Pump House, \$ <u>100.00</u>	<u>225</u>	<u>150</u>	
On <u>Notified</u>			
On <u>Notified</u>			
On <u>Notified</u>			
Total amount	<u>2525</u>	<u>1683</u>	

House and Barn No. 1 being situate on Elguista Avenue, Buena Vista Tract,  
just west of Mountain View  
House and Barn No 2 being situate

1. What is your title to said land? Deed
2. What incumbrance? None By whom held? None
3. How much land do you own on which the property to be insured is situated, and what is its value?  
2 acres, worth \$ 3825.00 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? They are
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Yes
8. How near to wood? Thickness of chimney
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1683  
1683.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6th day of October 1911.

Policy Fee, \$ 2.50

Mill " \$ 5.10

Total, \$ 7.60

Geo. C. Wellman APPLICANT.

Paid by check - Oct 12, 1911.



No. 1502.

# APPLICATION

OF

A. H. Guntel

A. H. G. # 12.

Superintendent. Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 3000.00

Expires 7 day of October 1914.

Policy Fee - - \$ 2.58

Mill Fee - - \$ 9.00

Total amount paid - - \$ 11.58

E. H. Harnishan  
Agent.

Approved Oct. 12. 1914

E. J. Pettit.

President.

Ellen A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

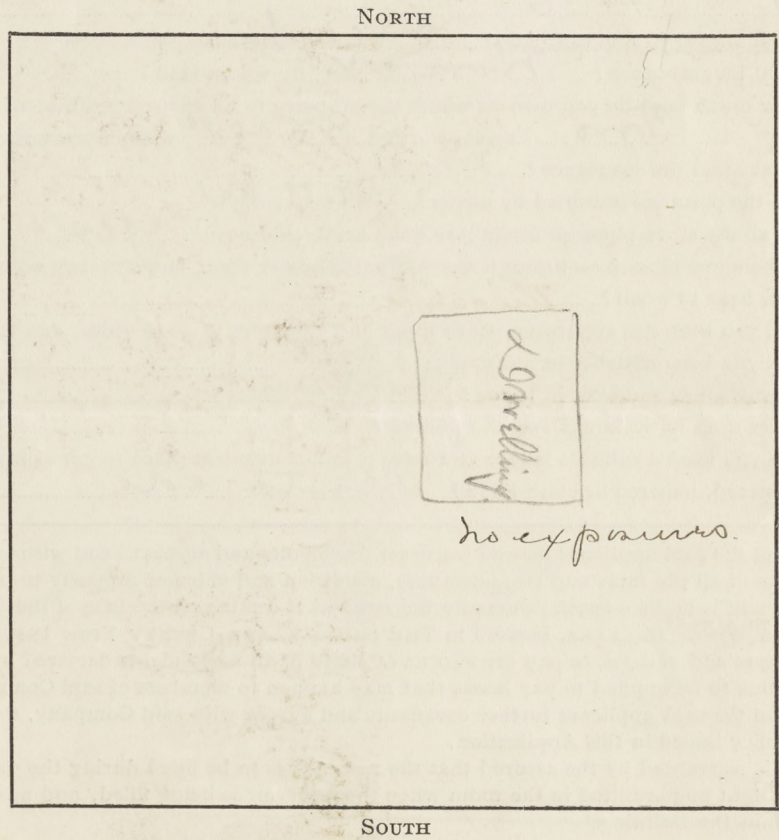
Written - 4:30 P.M. Oct 5. Retained - 2 P.M. Oct 7, 1914.

Mailed - Oct. 12, 1914.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.

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1502.

Rate: 3000 @ 10% = 3.00

# APPLICATION

Of A. H. Cutts Cupertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand DOLLARS, for the term  
of Three years, from the 7th day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ % Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>51</u> x <u>30</u> feet, built <u>1911</u> , now in <u>new</u> repair, <u>Chimney</u> roof }	<u>4500</u>	<u>3000</u>	
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On .....			
On house / No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions .....			
On .....			
On Piano <u>nonified</u>			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On <u>dwelling in course of construction</u> <u>It is hereby understood between</u>			
On <u>assured and Company that in case of a loss or of an</u>			
On <u>assessing it for a loss the amount is</u>			
On <u>enter case is to be estimated</u>			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ <u>accordingly</u>			
On .....			
On .....			
On .....			
On .....			
Total amount .....		<u>3000</u>	

House and Barn No. 1 being situate in Monte Vista Tract, near Stevens Creek  
Rd. about 3/4 of a mile East of Cupertino.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? — D. D. Thomas — Loss payable —
3. How much land do you own on which the property to be insured is situated, and what is its value? apx. 13.1912
4. What other fire insurance? none
5. Are the premises occupied by owner? will be
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no barn
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of .....  
3000 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7th day of Oct 1911.  
Policy Fee, \$ 2.50  
Mill " \$ 9.00  
Total, \$ 11.50  
A. H. Cutts APPLICANT.

Paid by assured — Oct. 9. 1911.



No. 1563.

# APPLICATION

OF

E. L. Lloyd

Paratoga Cal.  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$217500

Expires 7 day of October 1912.

Policy Fee - - \$2.50

Mill Fee - - \$5.45

Total amount paid - - \$7.95

J. A. Stevens

Agent.

Approved Oct 13, 1911

E. L. Lloyd

President.

Ella A. Taylor.

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

### EXPOSURES

Contents to rate same as buildings in which they are kept.

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd 4:30 P.M. Oct. 7, 1911.

Revised Oct 17,

NORTH

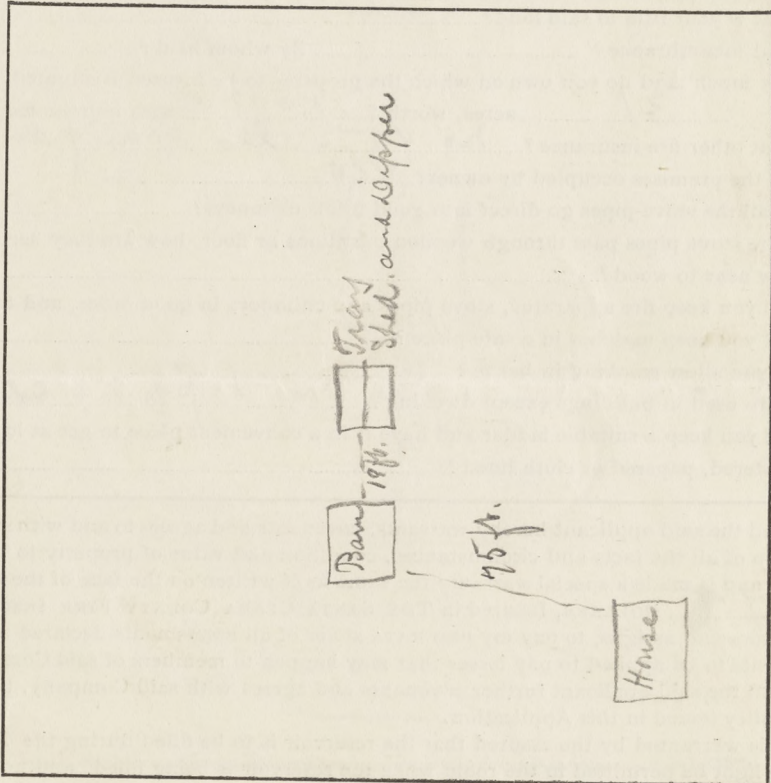
EAST

WEST

SOUTH

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





29.

not classified.

1503.

Rate: 2175 @ .25 = 5.45

## APPLICATION

Of E. L. Lloyd Paratoga

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by fire, for the sum of Twenty-one Hundred and Seventy-five DOLLARS, for the term of One years, from the 7th day of October 1911, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On ..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On <u>Dried Fruit</u> - <u>Half ton dried peaches</u>	<u>85.00</u>		
On <u>Harness and Robes</u> - <u>One and one-half tons dried Apples</u>	<u>450.00</u>	<u>2175</u>	
All while contained in Barn No. <u>Two tons</u> <u>of silage</u>	<u>320.00</u>	<u>330</u>	
On Pumping Plant, \$..... <u>One ton dried Apples</u>	<u>360.00</u>		
On.....			
On.....			
On <u>Barn No. 1</u> <u>assured in this Company</u>			
On <u>under Policy # 957</u> <u>\$1845 cancelled</u>			
Total amount.....	<u>4425.00</u>	<u>2175</u>	

House and Barn No. 1 being situate on his ranch about 1/4 mile West of Paratoga and Mountain View Road, Santa Clara Co., Cal  
 House and Barn No 2 being situate.....

1. What is your title to said land? Deed.
2. What incumbrance?..... By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
3.1 acres, worth \$ 10,000.00 with improvements.
4. What other fire insurance? No. 957 - this Company.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?.....
11. Do you allow smoking in barns?.....
12. Is fire used in buildings except dwelling? In dipping shed in fruit season.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?.....
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
2175 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 7 day of Oct 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 3.45  
 Total, \$ 7.95

E. L. Lloyd APPLICANT.

Paid by assured.  
Oct 17, 1911.



No. 1564.

# APPLICATION

OF

W. D. Brown

Delo Albo-

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$3750

Expires 7 day of Oct 1911

Policy Fee - - - \$250

Mill Fee - - - \$12.30

Total amount paid - - \$1480

W. M. Spaulding

Agent.

Approved Oct. 12, 1911

E. J. D. Smith

President.

Elma A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100. Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

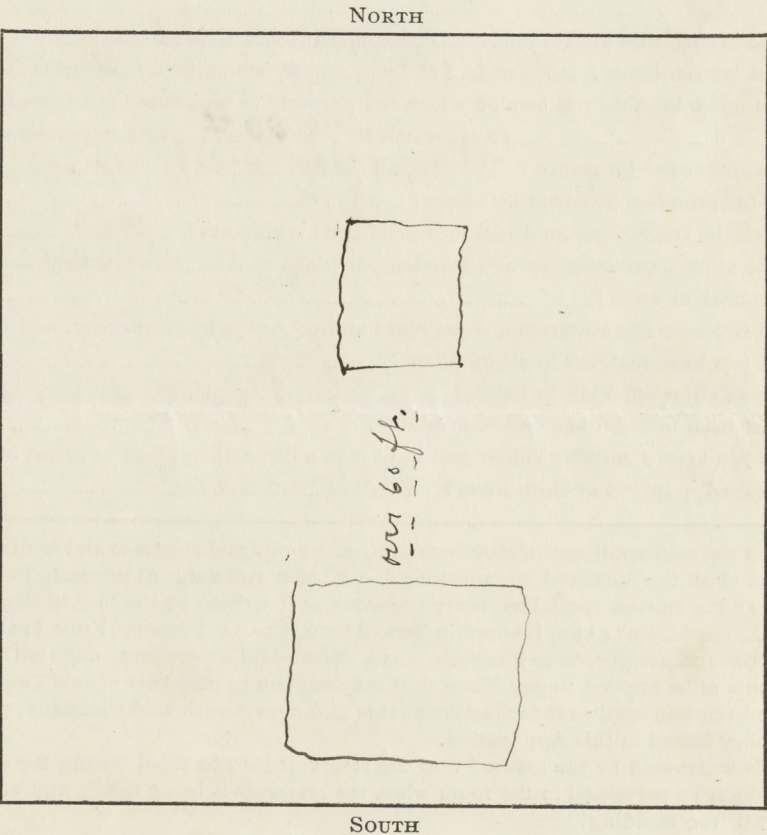
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Decid. 9a.m. Oct 9, 1911.

Made - Oct 17



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



29

1504

Date:  $3400 @ .10 = 3.40$   
 $350 @ .20 = .70$   
4.10

# APPLICATION

Of W. Brown Palo Alto Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
fire, for the sum of thirty-four hundred fifty DOLLARS, for the term  
of three years, from the 17 day of Oct 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>28</u> feet, built <u>1902</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>55.00</u>	<u>32.00</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>150</u>	<u>100</u>	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Piano	<u>150</u>	<u>100</u>	
On		<u>100</u>	
On			
On			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1 <u>20</u> x <u>30</u> ft	<u>600</u>	<u>300</u>	
On Barn No. 2	<u>6</u>		
On ..... Tons of Hay <u>Six</u>	<u>100</u>	<u>50</u>	
On			
On ..... Horses			
On ..... Horse Wagon			
On ..... Horse Spring Wagon			
On ..... Horse Buggy			
On ..... Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On			
On			
On			
Total amount	<u>6200</u>	<u>3750</u>	

House and Barn No. 1 being situate on Channing Lane Palo Alto Cal, No 825-

House and Barn No 2 being situate

1. What is your title to said land? A deed
2. What incumbrance? About 3000 By whom held? Building Loan of Palo Alto
3. How much land do you own on which the property to be insured is situated, and what is its value? 110 x 214 ft  
..... acres, worth \$ 15.00 with improvements.
4. What other fire insurance? Policy for 3500 which expires Oct 4 1911 Oct 7
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
10. Will you keep matches in a safe place? Yes
11. Do you allow smoking in barns? No
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of .....

..... DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 30 day of Sept 1911.

Policy Fee, \$ 2.50  
Mill " \$ 12.30  
Total, \$ 14.80

W. Brown APPLICANT.

\$ 12.25 - Paid by check - Oct. 9, 1911,  
\$ 2.55 " " " - Oct 17, 1911



No. 1505

# APPLICATION

OF

G. B. Hood.

Confertine Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1733.10

Expires 8 day of October 1912.

Policy Fee - - - \$2.50

Mill Fee - - - \$1.50

Total amount paid - - \$4.00

Renewal of # 533. (Part)  
no Agent.

Approved Oct. 12, 1911

G. B. Hood, President.

Ella Q. Taylor, Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{3}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, stove houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

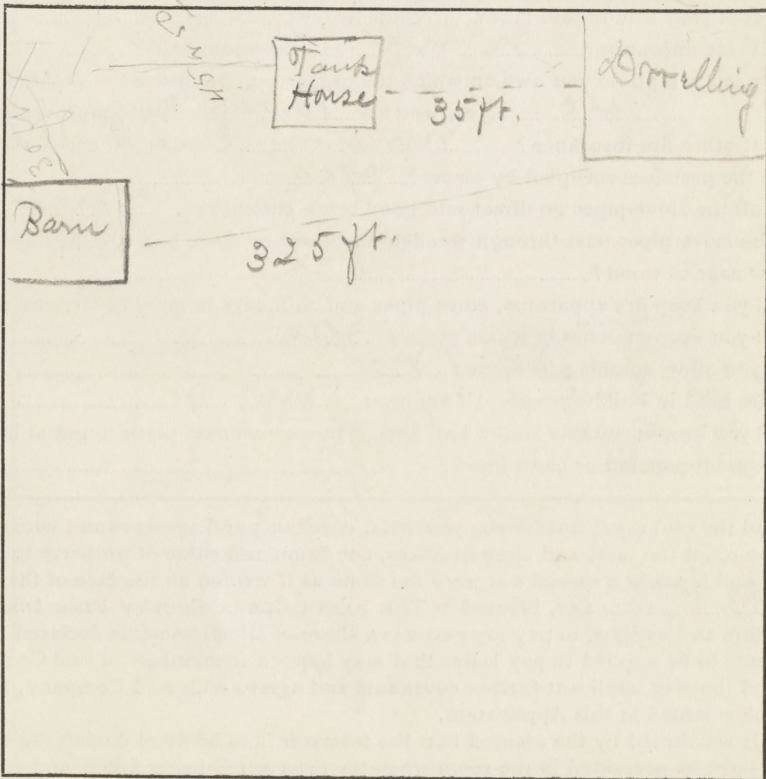
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written - Oct 7 - 11:10 a.m.

Mailed - Oct. 12, 1911.

Stevens Creek Rd.

Baldwin Ranch.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



22

1505

Date: 733 @ 20 = 1.50 (1466)

# APPLICATION

Of O.B. Wood Superintendent Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and insurance against loss or damage by  
fire, for the sum of Seventy Hundred and Thirty Three DOLLARS, for the term  
of One years, from the 8th day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank <u>and Tank House 2 story</u>	6.00	4.00	
On Barn No. 1.....	5.00	3.33	
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	11.00	7.33	

Tank House and Barn No. 1 being situate South of Starano Creek Road and  
3/4 of a mile from Cupertino, Santa Clara Co., Cal.  
House and Barn No 2 being situate.....

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
40 acres, worth \$ 10,000.00 with improvements.
4. What other fire insurance? none on these buildings.
5. Are the premises occupied by owner? yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes - cotta in dwelling.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes.
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true  
exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance re-  
quested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
7.33 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, ad-  
ministrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said  
assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.  
And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part  
of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no  
artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be  
kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 6th day of October 1911.

Policy Fee, \$ 2.50  
Mill " \$ 1.50  
Total, \$ 4.00

O.B. Wood APPLICANT.

Paid by Check - Oct 12, 1911.



No. 1506.

# APPLICATION

OF

A. A. Brown,

San Gabriel, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$2100.00

Expires 16 day of October 1916.

Policy Fee - - - \$2.50

Mill Fee - - - \$18.00

Total amount paid - - \$15.50

J. M. Hughes  
Agent.

Approved Oct. 12, 1916

E. A. Pettit,  
President.

Ella A. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ½ to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

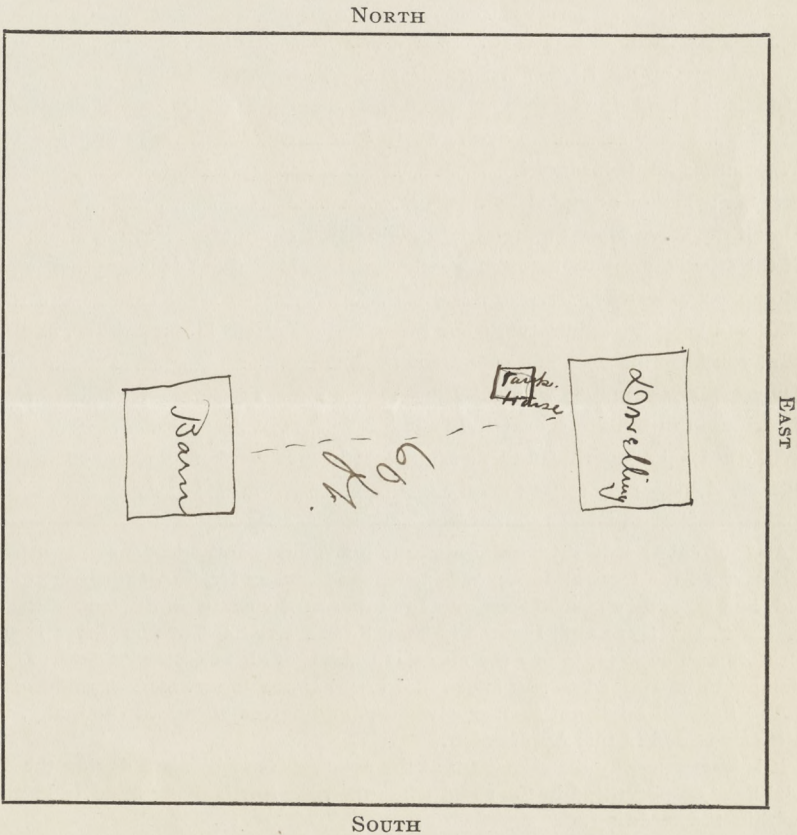
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written in Office - 2.45 P. M. - Oct. 9, 1911.

Mailed - Oct 12, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1506.

Rate: 1600 @ .10% = 1.60  
500 .. 20 = 1.00  
2.60

## APPLICATION

Of A. A. Brown Campbell Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Twenty-one Hundred DOLLARS, for the term  
 of five years, from the 10th day of October 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>26</u> x <u>40</u> feet, built <u>1892</u> , now in <u>good</u> repair, <u>shing</u> roof	<u>1800</u>	<u>1200</u>	
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>300</u>	<u>200</u>	
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On Piano	<u>150</u>	<u>100</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank <u>home</u>	<u>150</u>	<u>100</u>	
On Barn No. 1 <u>30 x 40 ft - 14 ft posts - built 1892 - good rep.</u>	<u>300</u>	<u>200</u>	
On Barn No. 2			
On ..... Tons of Hay			
On <u>2</u> <u>cows</u>	<u>150</u>	<u>300</u>	
On <u>2</u> Horses	<u>150</u>		
On <u>2</u> Horse Wagon	<u>75</u>		
On <u>7</u> Horse Spring Wagon	<u>125</u>		
On <u>7</u> Horse Buggy	<u>125</u>		
On Horse Phaeton			
On <u>Spring Pump</u>	<u>200</u>		
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On			
On			
On			
On			
Total amount	<u>3350</u>	<u>2100</u>	

House and Barn No. 1 being situate on corner of Los Gatos Rd. and Latimer Ave.  
1/2 mile west of Campbell, Santa Clara Co., Cal.  
 House and Barn No 2 being situate .....

- What is your title to said land? Deed
- What incumbrance? none By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
12 acres, worth \$ 8000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? .....
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2100.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of Oct 1911.

Policy Fee, 2.50  
 Mill " 13.00  
 Total, 15.50

A. A. Brown APPLICANT.

Paid by assured - Oct. 9, 1911.



No. 1507

# APPLICATION

OF

M. A. Atchew

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 2014.00

Expires 10 day of October 1910,

Policy Fee - - - \$2.50

Mill Fee - - - \$12.20

Total amount paid - - \$14.70

E. J. Greenwood

Agent.

Approved Oct. 12, 1911

E. J. Greenwood

President.

Ella D. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached, basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.  
Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd - 11:30 a.m. Oct 10, 1911.

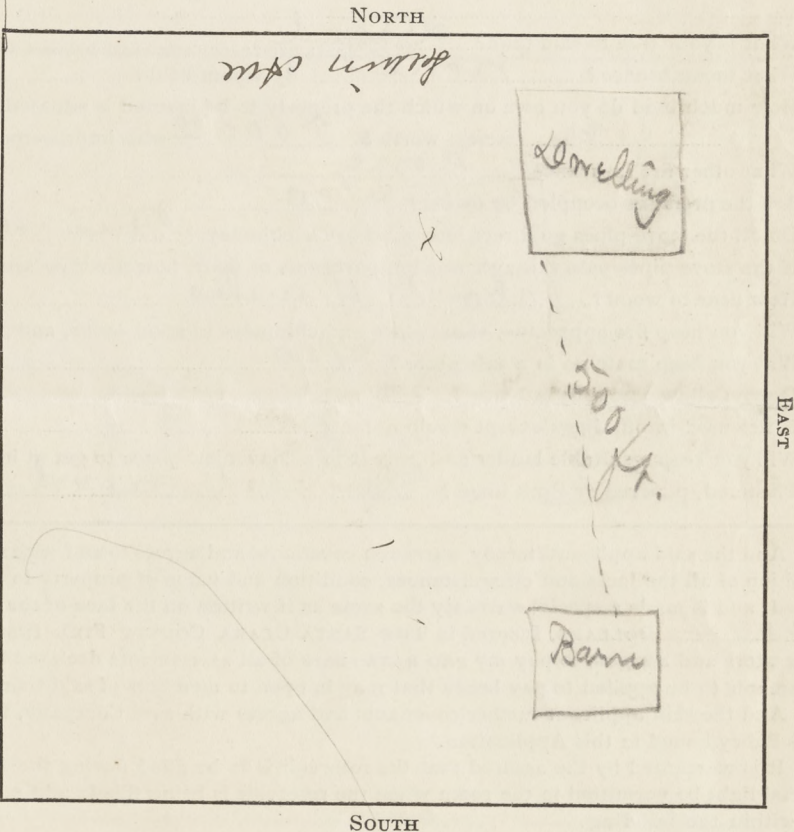
Mailed - Oct 16.

Grant Road

150 ft.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





129 ✓

1507.

Rate: 1582 @ 10 = 1582  
432 " 20 = 864  
2,446

## APPLICATION

Of M. S. Stocker Mt View R.D. 17 Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Thousand and no Hundred DOLLARS, for the term  
 of five years, from the 10th day of October 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>42 x 24</u> feet, built <u>1911</u> , now in <u>none</u> repair, <u>Shing</u> roof	<u>2000</u>	<u>1333.</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>400</u>	<u>233.</u>	
On Piano			
On <u>Sewing Machine</u>	<u>25</u>	<u>16.</u>	
On			
On			
All while contained in dwelling No. <u>1</u>			
On Windmill and Tank			
On Barn No. 1 <u>27 ft x 42 ft. none Shing roof.</u>	<u>500</u>	<u>333.</u>	
On Barn No. 2			
On <u>5</u> Tons of Hay	<u>50</u>	<u>33.</u>	
On <u>1</u> Horses	<u>100</u>	<u>66.</u>	
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On			
On			
On			
Total amount	<u>3075</u>	<u>2014</u>	

House and Barn No. 1 being situate on Lot 4 - Lavin Tract, near Grant Road, 3 miles from Mountain View, Santa Clara Co., Cal  
 House and Barn No 2 being situate

- What is your title to said land? Deed
- What incumbrance? none By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
five acres, worth \$ 5000.00 with improvements.
- What other fire insurance? none
- Are the premises occupied by owner? Yes
- Do all the stove-pipes go direct into good brick chimneys? Tena-cotta incased in cement and gal. iron.
- If the stove pipes pass through wooden partitions or floor, how are they secured? -
- How near to wood? about 4 inches
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes
- Will you keep matches in a safe place? Yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes
- Plastered, papered or cloth lined? Plastered and

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2014 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9 day of Oct 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 12.20  
 Total, \$ 14.70

Paid by check.  
Oct. 16, 1911.

M. S. Stocker APPLICANT.



No. 1568.

# APPLICATION

OF

*J. J. Schumacher*

*Deming* Post Office,  
Santa Clara County, Cal.

Amount Insured, = \$ 1200.00

Expires 10 day of October 1911.

Policy Fee, - - - \$ 2.50

Mill Fee, - - - \$ 3.60

Total amount paid, - - - \$ 14.60 6.10

*E. W. Spalding*  
Agent.

Approved *Oct. 12.* 1911

*E. J. Pettit*  
President.

*Ellen A. Taylor*  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

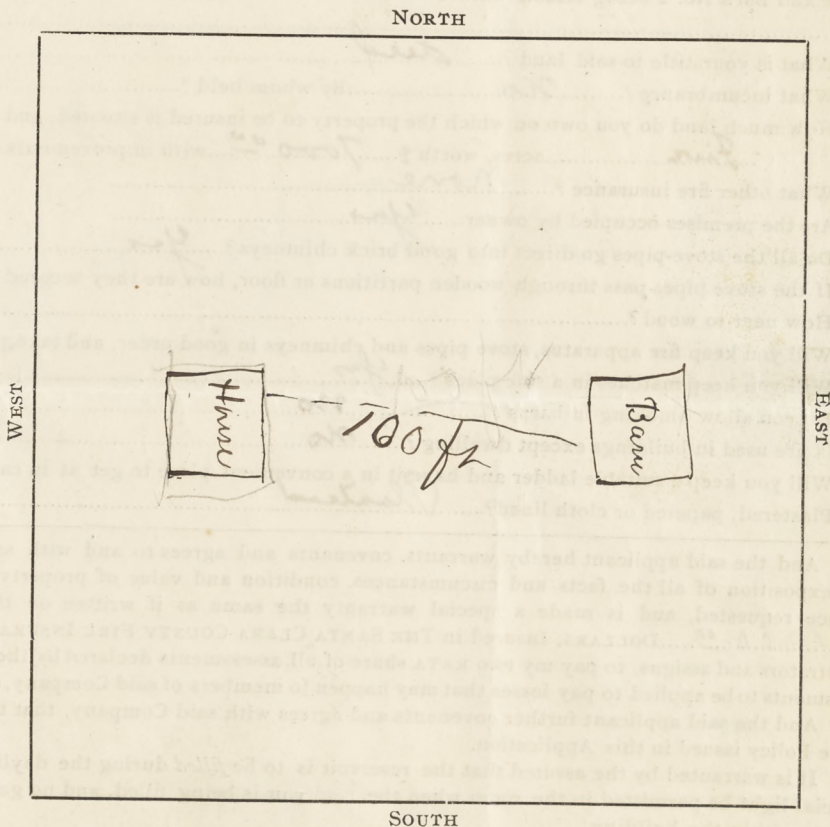
When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Recd - 11 a.m. Oct. 11, 1911.

Mailed - Oct 24, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





29  
✓✓

1508.

Date 1200@10-1-20

# APPLICATION

Of J. J. Schumacher Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or  
damage by fire, for the sum Four hundred DOLLARS, for the term  
of 3 years, from the 10 day of Oct. 1911, if approved by the Com-  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.	Rate
On dwelling No. 1 <u>one</u> stories <u>26</u> x <u>36</u> feet, built <u>1906</u> , now in <u>good</u> repair <u>single</u> roof }	<u>1800.00</u>	<u>1000.00</u>	
On wing <u>one</u> stories <u>8</u> x <u>16</u> feet, built <u>1906</u> , now in <u>good</u> repair, <u>single</u> roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....		<u>200</u>	
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....		<u>1200.00</u>	

*Expired - Oct. 10, 1914.  
Renewed - #2402.*

House and Barn No. 1 being situate Matilda Ave. One mile North of Sunnyvale, Santa Clara Co., Cal.  
House and Barn No. 2 being situate.....

1. What is your title to said land? deed
2. What incumbrance? no By whom held? none
3. How much land do you own on which the property to be insured is situated, and what is its value? Five acres, worth \$ 7000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1200.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10 day of Oct. 1911.

Policy Fee, \$ 7.50 2.50  
Mill " \$ 3.60 360  
Total, \$ 4.60 610.

J. J. Schumacher APPLICANT.

\$4.60 Paid by Check - Oct 11, 1911.  
1.50 " Oct 24, 1911



No. 1589.

# APPLICATION

OF

Harry A. & Laura B. Rowlands

Campbell  
Santa Clara County, Cal.

Post Office,

Amount Insured, = \$ 4260.00

Expires 12 day of October 1912

Policy Fee, - - - \$2.50

Mill Fee, - - - \$22.50

Total amount paid, - - - \$2500

E. J. Pettit.  
Agent.

Approved Oct 14, 1911

E. J. Pettit.  
President.

Ella A. Taylor.  
Secretary.

Press of Brower Printing Co., San Jose, Cal.

## CLASSIFICATION OF RISKS.

First-class, detached dwellings and contents for the purpose of assessments, in event of loss, be charged as basis rate on each \$100 of valuation, 50 cents.

### DEFICIENCIES—

For one or more stovepipes extending through the roof, floor or side walls, add to basis rate, 50 cents.

For one or more terra cotta flues extending through the roof, floor or side walls, add to basis rate 10 cents.

For cloth lining for whole or part of any dwelling, unless closely tacked to wall and papered or painted, add to basis rate 25 cents.

Detached barns or stables and contents rated at \$1.50.

Barns over 400 feet from dwelling, used for storage only, rated at \$2.00.

School-houses and churches rated \$1.50.

Fruit Driers, \$4.00.

All buildings to be detached and not less than 60 feet from other exposures. 25 cents on \$100 added on all buildings less than 60 feet from exposures.

Contents to rate the same as the buildings in which they are kept.

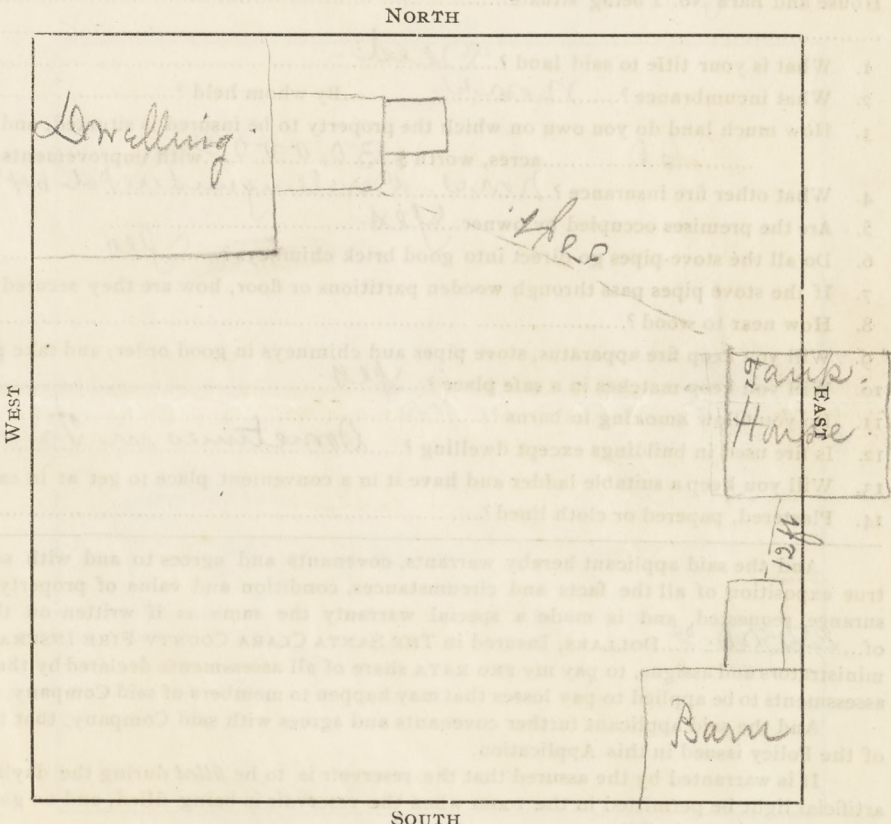
An outbuilding (except a barn or stable) in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, or a dwelling is an exposure to a barn or stable.

When two or more buildings adjoining or adjacent are occupied by the same person for a common purpose so that the buildings, although separated, constitute a single hazard, are not exposures to each other.

Dec'd - 11 a.m. - Oct. 12, 1911.  
mailed - Oct. 14, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





29. 1509 Date: 3000 @ 25 = 75000 1 yr. 1200 " 25 = 30000 pro.

SAN JOSE, CAL., March 20, 1911.

Having purchased of H. A. E. and L. B. Rowlands the property described in Policy No. 1509 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said H. A. E. and L. B. Rowlands, I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: R. P. Martin  
Cor. San Carlos and Orchard St.  
San Jose.

ware and Provisions			
On			
On Piano			
On			
On			
On			
All while contained in dwelling No.			
On Windmill and Tank		375	250
On Barn No. 1		1200	800
On Barn No. 2			
On Tons of Hay			
On 50 tons of dried Prunes, white		5000	3000
On Horses contained in barn No. 1			
On 1 Horse Wagon		40	25
On 1 Horse Spring Wagon			
On Horse Buggy		75	50
On Horse Phaeton		40	25
On			
On Harness and Robes		75	50
All while contained in Barn No. 1			
On Pumping Plant, \$			
On			
On Insurance on Fruit for One year			
On expires Oct 12, 1912			
On			
Total amount		6805	4250

House and Barn No. 1 being situate. See Application 648 - on East Side of Sanitoga Ave. about four miles South of Santa Clara, Cal. \$1200  
House and Barn No. 2 being situate.

1. What is your title to said land? Deed.
2. What incumbrance? None. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value? 60 acres, worth \$30,000.00 with improvements.
4. What other fire insurance? None. Dwelling under Pol. 648 - Pumping plant #1416.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? Sometimes in Tank House used as sleeping room.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes. (gal. and chimney).
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of \$1200.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11th day of October, 1911.

Policy Fee, \$2.50  
Mill " 22.50  
Total, \$25.00

Paid by check Oct. 13, 1911.

Harold E. Rowlands  
Laura B. Rowlands APPLICANT.



No. 1510.

# APPLICATION

OF

D. D. Garrison

Paul Jones' Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1000.00

Expires 14 day of October 1914.

Policy Fee - - - \$2.50

Mill Fee - - - \$3.60

Total amount paid - - \$6.10

Renewal of #531  
no Agent.

Approved Oct 14" 1914.

G. J. Bennett

President.

Ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

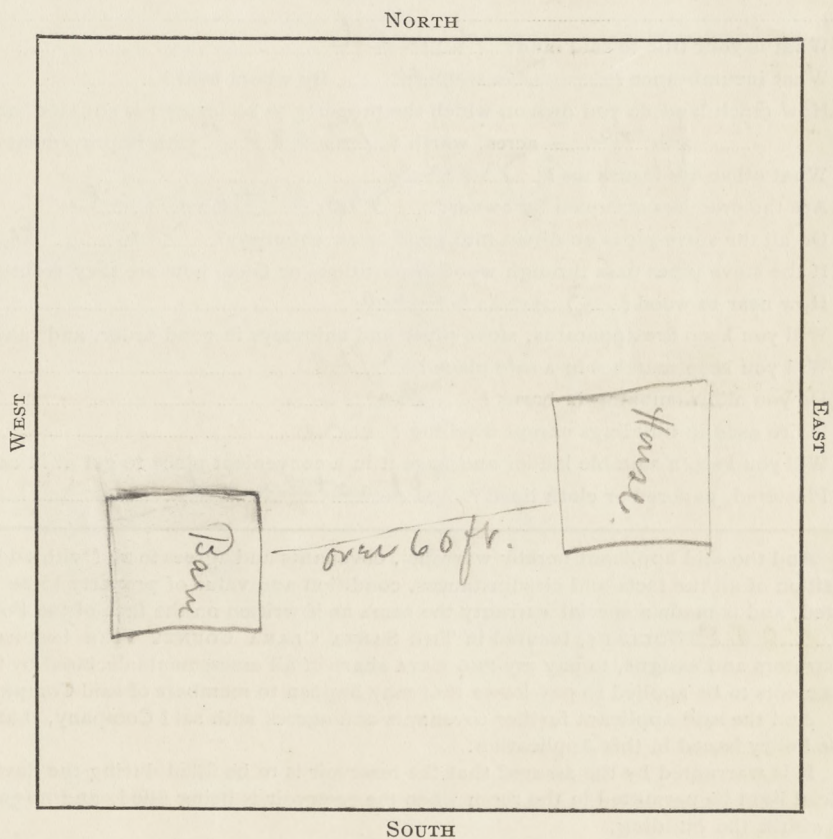
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written - Oct 14th, 1911 - 10 a.m.  
mailed - Oct. 14, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





APPLICATION

H. A. E. + L. B. Rowlands, Campbell

Postoffice, Santa Clara County, Cal  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against lo  
damage by fire, for the sum of thirteen hundred and fifty DOLLARS, for the  
of 5 years, from the 12<sup>th</sup> day of October 1911; if approved by the  
pany. It is understood that the value of the property is estimated by the applicant, and that the amount of insu  
on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value.
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }		
On wing .....stories.....x.....feet, built 1....., now in.....repair,.....roof }		
On .....		
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof		
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated ware and Provisions.....		
On .....		
On Piano.....		
On .....		
On .....		
On .....		
All while contained in dwelling No. ....		
On Windmill and Tank <u>7</u> <u>Tank house</u>	375	250
On Barn No. 1 <u>As described in Policy 648</u>	1200	800
On Barn No. 2.....		
On .....Tons of Hay.....		
On <u>50 tons of dried Prunes, while</u>	5000	3000
On <u>contained in barn No. 1.</u>		
On <u>1</u> Horse <u>Spring</u>	40	25
On <u>1</u> Horse Wagon		
On <u>1</u> Horse Spring Wagon		
On <u>Horse Buggy</u> <u>Surra</u>	75	50
On <u>Horse Phaeton</u>	40	25
On .....		
On Harness and Robes.....	75	50
All while contained in Barn No. 1.....		
On Pumping Plant, \$....., Pump House, \$.....		
On .....		
On <u>Insurance on Fruit for One year.</u>		
On <u>expires Oct 12, 1912.</u>		
On .....		
Total amount.....	68.05	42.00

House and Barn No. 1 being situate See Application 648 - on East Side of  
Saritoga Ave. about four miles South of Santa Clara, Cal.  
House and Barn No. 2 being situate 1200

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?.....  
60 acres, worth \$ 30,000.00 with improvements.
4. What other fire insurance? none - dwelling under Pol. 648 - Pumping plant #1416.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? Yes.
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? Sometimes in Tank house, used as sleeping room.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes. (Get. and chimney.)
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 42.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 11<sup>th</sup> day of October 1911,

Policy Fee, \$ 2.50 7.50 (1 yr.)  
Mill " 22.88 15.00 (5 yrs)  
Total, \$ 25.00 22.50  
H. A. E. Rowlands APPLICANT.  
L. B. Rowlands

Paid by check - Oct. 13, 1911,



No. 1510.

# APPLICATION

OF

*A. D. Garrison*

*Pan Joze* Post Office,  
Santa Clara County, Cal.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe ..... Rate 25c on \$100.  
Exposure and cloth lining ..... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

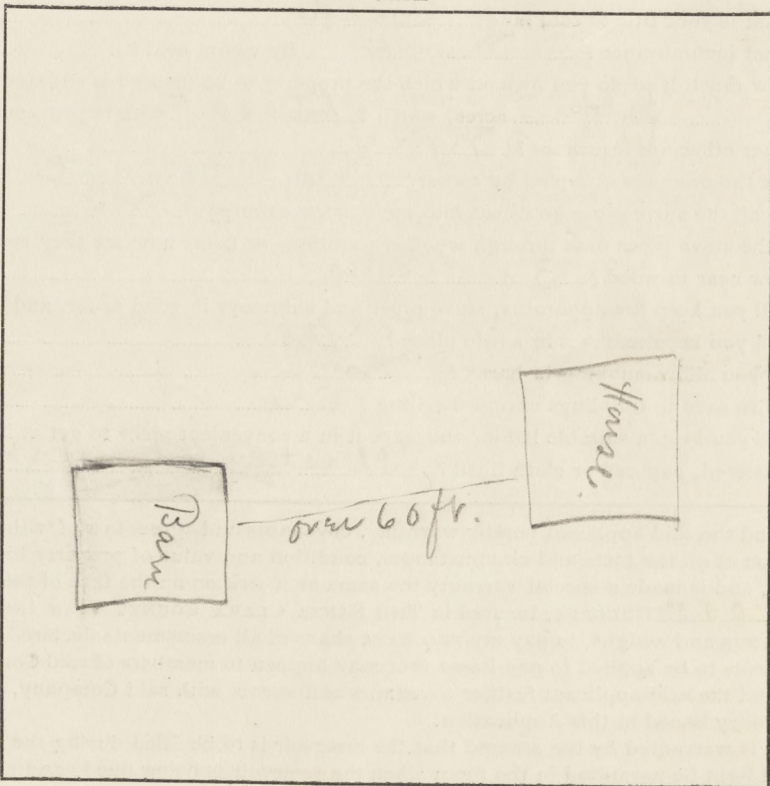
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Written - Oct 14th, 1911 - 10 a.m.*

*mailed - Oct. 14, 1911*

NORTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



21  
✓

1510.

1000 @ 12 = 120

# APPLICATION

Of A. D. Currier <sup>77 West William</sup> San Jose Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand DOLLARS, for the term  
of three years, from the 14 day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>20</u> x <u>40</u> feet, built <u>1890</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>1500</u>	<u>1000</u>	
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions .....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>now. 16. 1912.</u>			
On Windmill and Tank .....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay .....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon .....			
On ..... Horse Spring Wagon .....			
On ..... Horse Buggy .....			
On ..... Horse Phaeton .....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount .....		<u>1000</u>	

*Cancelled at request of assured  
Nov. 16, 1912.*

- House and Barn No. 1 being situate #1025 Delmas Ave. near Miller St.  
Santa Clara County, Cal.
- House and Barn No 2 being situate .....
1. What is your title to said land? Deed
  2. What incumbrance? none By whom held? .....
  3. How much land do you own on which the property to be insured is situated, and what is its value? five acres, worth \$ 12000. with improvements.
  4. What other fire insurance? none
  5. Are the premises occupied by owner? no - tenant
  6. Do all the stove-pipes go direct into good brick chimneys? no - terra-cotta
  7. If the stove pipes pass through wooden partitions or floor, how are they secured? well secured
  8. How near to wood? 3 inches
  9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
  10. Will you keep matches in a safe place? yes
  11. Do you allow smoking in barns? no
  12. Is fire used in buildings except dwelling? no
  13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
  14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of October 1911.

Policy Fee, \$ 2.50  
Mill " \$ 3.60  
Total, \$ 6.10

A. D. Currier APPLICANT.

*Paid by assured. Oct. 14, 1911.*



No. 1571.

# APPLICATION

OF

Henry - Chymnells & Co

San Vale Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 1,000

Expires 14 day of October 1916

Policy Fee - - \$ 2.50

Mill Fee - - \$ 5.00

Total amount paid - - \$ 7.50

E. Van Gorp Agent.

Approved Oct 18, 1916

E. J. Pettit.

President.

Ella A. Taylor Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100. School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

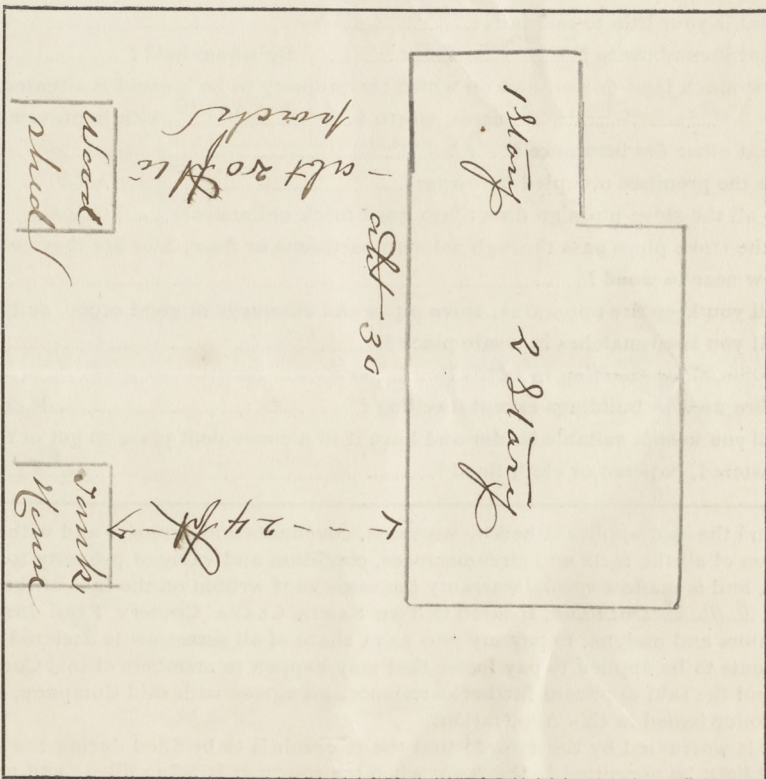
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Palm Ave

EAST

Henry - Chymnells & Co

NORTH



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



29

1511,

Rate: 1000 @ 10 = 1.00

# APPLICATION

Of Hayes Chynoweth Company, Eden Vale Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of One Thousand DOLLARS, for the term  
of five years, from the 14th day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>30</u> x <u>24</u> feet, built <u>1</u> ....., now in <u>good</u> repair, <u>change</u> roof	<u>1500</u>	<u>1000</u>	
On wing <u>1</u> stories.....x.....feet, built <u>1</u> ....., now in..... repair,..... roof			
On.....			
On house No. 2.....stories.....x.....feet, built <u>1</u> ....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No. <u>1</u> .....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No. <u>1</u> .....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....		<u>1000</u>	

*Cancelled at request of assured  
Property sold - Sept 27, 1912.*

House and Barn No. 1 being situate known as the "Flossback House", situated on the West side of the Monterey Road, about 7 miles South of San Jose  
House and Barn No. 2 being situate in Hayes Ave near Palmar Ave

1. What is your title to said land? Deed
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Eden Vale Tract - 400 acres, worth \$ 120,000.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? No
6. Do all the stove-pipes go direct into good brick chimneys? Yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?
10. Will you keep matches in a safe place?
11. Do you allow smoking in barns?
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire?
14. Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1000.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13th day of Oct 1911.

Policy Fee, \$ 2.50  
Mill " \$ 5.00  
Total, \$ 7.50

Rebate \$4.00  
Pd. Sept 27, 1912.

Paid by check - Oct. 28, 1911.

Hayes Chynoweth Co APPLICANT.  
B. H. Michener, Secy.



No. 1512.

# APPLICATION

OF

*Wm. J. Leimann & Co.*

*John C. Cole*

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ *1400*

Expires *14* day of *October* 191*6*

Policy Fee - - - \$ *2.50*

Mill Fee - - - \$ *6.00*

Total amount paid - - \$ *8.50*

*E. Van Every*  
Agent.

Approved *Oct 18* 191*6*

*E. J. Pettit*

President.

*Ella A. Taylor*

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.

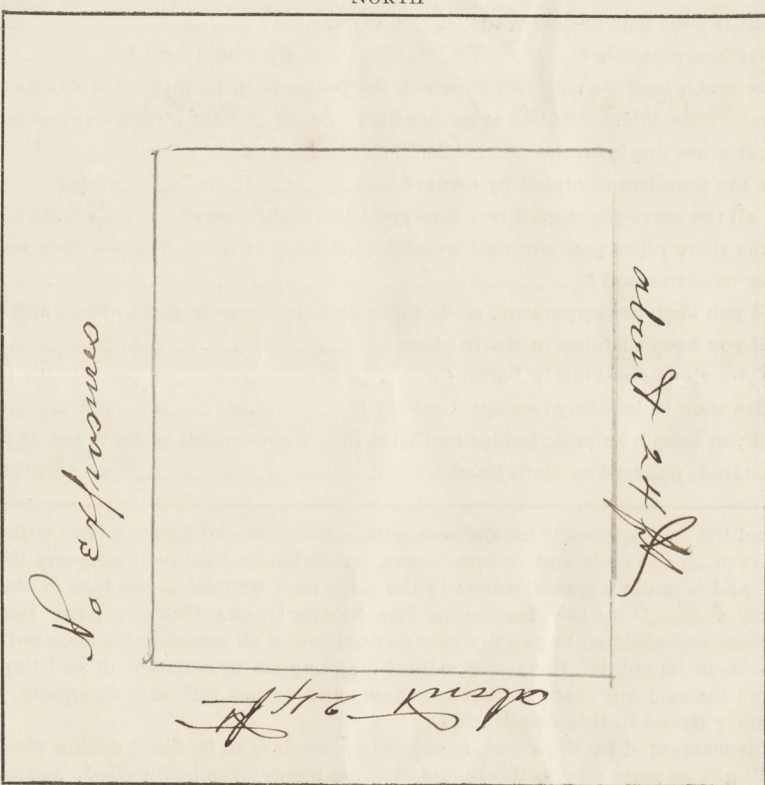
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

NORTH



EAST

SOUTH

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



209  
✓

1512,

Rate: 1200 @ .10% = 1.20

## APPLICATION

Of Hayer Chynoweth Co., Eden Vale Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twelve Hundred DOLLARS, for the term  
of five years, from the 14th day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>24</u> x <u>24</u> feet, built 1....., now in <u>good</u> repair, <u>shingle</u> roof	<u>1880</u>	<u>1200</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1 .....			
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....		<u>1200</u>	

House and Barn No. 1 being situate on the West side of the Monterey Road  
about six miles southerly from San Jose, known as the  
House and Barn No 2 being situate "Healing cottage"

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? .....
4. What other fire insurance? none
5. Are the premises occupied by owner? No
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
10. Will you keep matches in a safe place? .....
11. Do you allow smoking in barns? .....
12. Is fire used in buildings except dwelling? No
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? .....
14. Plastered, papered or cloth lined? Plastered & Gypsum board

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1200 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 13th day of Oct. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 6.00  
Total, \$ 8.50

Hayer Chynoweth Co. APPLICANT.  
By H. Michener Secy.

Paid by Check - Oct 28, 1911



No. 1513

# APPLICATION

OF

*A. J. Anderson*

*San Jose Cal*  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ *491.10*

Expires *14* day of *October* 191*4*.

Policy Fee - - - \$ *2.50*

Mill Fee - - - \$ *2.95*

Total amount paid - - \$ *5.45*

*A. J. Anderson*  
Agent.

Approved *Oct 18* 191*4*

*E. J. Anderson*  
President.

*E. J. Anderson*  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.
- Exposure and stove-pipe... Rate 25c on \$100.
- Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.
- Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.
- Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.
- Dairies and cheese factories; Rate 20c on \$100.
- Steam engines, Boilers, etc. Rate 40c on \$100.
- Fruit driers, 80c on \$100.
- School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

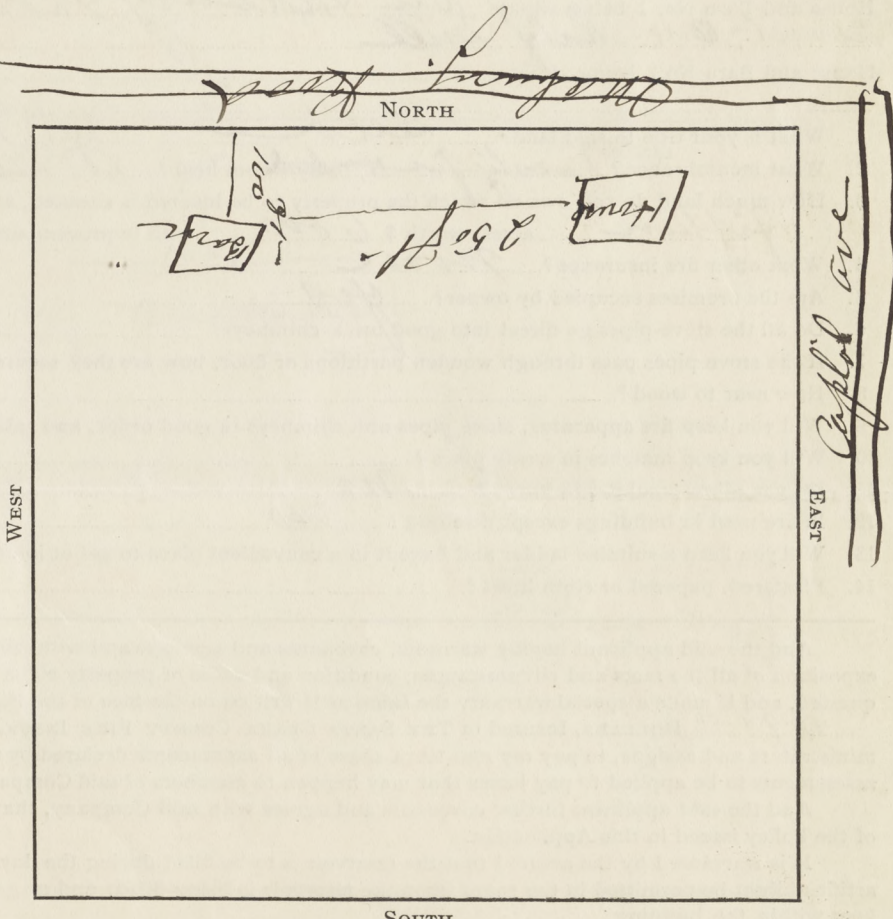
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

*Dec'd - 9 a.m. Oct 12, 1911 - Corrected - 4 P.M. Oct 14, 1911.*

*Delivered - Oct. 27.*

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





1513-

Rate: 49¢ @ .20 = .982

## APPLICATION

Of - O. L. Lamson San Jose, Cal. Postoffice, Santa Clara County, Calif., to  
 The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Three Hundred and Fifty Three <sup>Four Hundred</sup> ~~Twenty~~ DOLLARS, for the term  
 of Three years, from the 14<sup>th</sup> day of Oct. 1914 to Oct. 10 1917, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built r....., now in.....repair,.....roof }			
On wing .....stories.....x.....feet, built r....., now in.....repair,.....roof }			
On .....stories.....x.....feet, built r....., now in.....repair,.....roof }			
On house No. 2.....stories.....x.....feet, built r....., now in.....repair,.....roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1 <u>Two story barn - 38x28 ft. shing roof - good rep</u>	<u>300</u>	<u>200</u>	
On Barn No. 2 .....			
On <u>5</u> Tons of Hay <u>@ \$12.</u>	<u>60</u>	<u>40</u>	
On .....			
On <u>2</u> Horses <u>@ \$15. Each.</u>	<u>150</u>	<u>100</u>	
On <u>2</u> Horse Wagon.....	<u>30</u>	<u>20</u>	
On <u>1</u> Horse Spring Wagon.....	<u>30</u>	<u>16</u>	
On <u>1</u> Horse Buggy.....	<u>40</u>	<u>26</u>	
On ..... Horse Phaeton.....			
On <u>1</u> Mowing machine <u>\$50</u>	<u>50</u>	<u>33</u>	
On Harness and Robes.....	<u>50</u>	<u>33</u>	
All while contained in Barn No. <u>1</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On <u>1</u> Cultivator <u>\$35</u>	<u>35</u>	<u>23</u>	
On .....			
On .....			
On .....			
Total amount.....	<u>745</u>	<u>495</u>	

House and Barn No. 1 being situate on Mabury Road west of Cape  
about one half mile  
 House and Barn No 2 being situate.....

1. What is your title to said land? deed
2. What incumbrance? 4500 to H. H. Baber Loss payable Jan. 6. 1914.
3. How much land do you own on which the property to be insured is situated, and what is its value? 15 acres, worth \$ 6,000. with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys?.....
7. If the stove pipes pass through wooden partitions or floor, how are they secured?.....
8. How near to wood?.....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
10. Will you keep matches in a safe place?.....
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
491.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 10th day of Oct 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 2.95  
 Total, \$ 5.45

O. L. Lamson APPLICANT.

Paid by assured - Oct. 27. 1911.



No. 1514

# APPLICATION

OF

L. M. Abbott

Mountain View, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 160.00

Expires 15 day of October 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 1.60

Total amount paid - - \$ 4.10

Renewal of \$534  
no Agent.

Approved Oct 12, 1916

L. M. Abbott  
President.

Ella A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

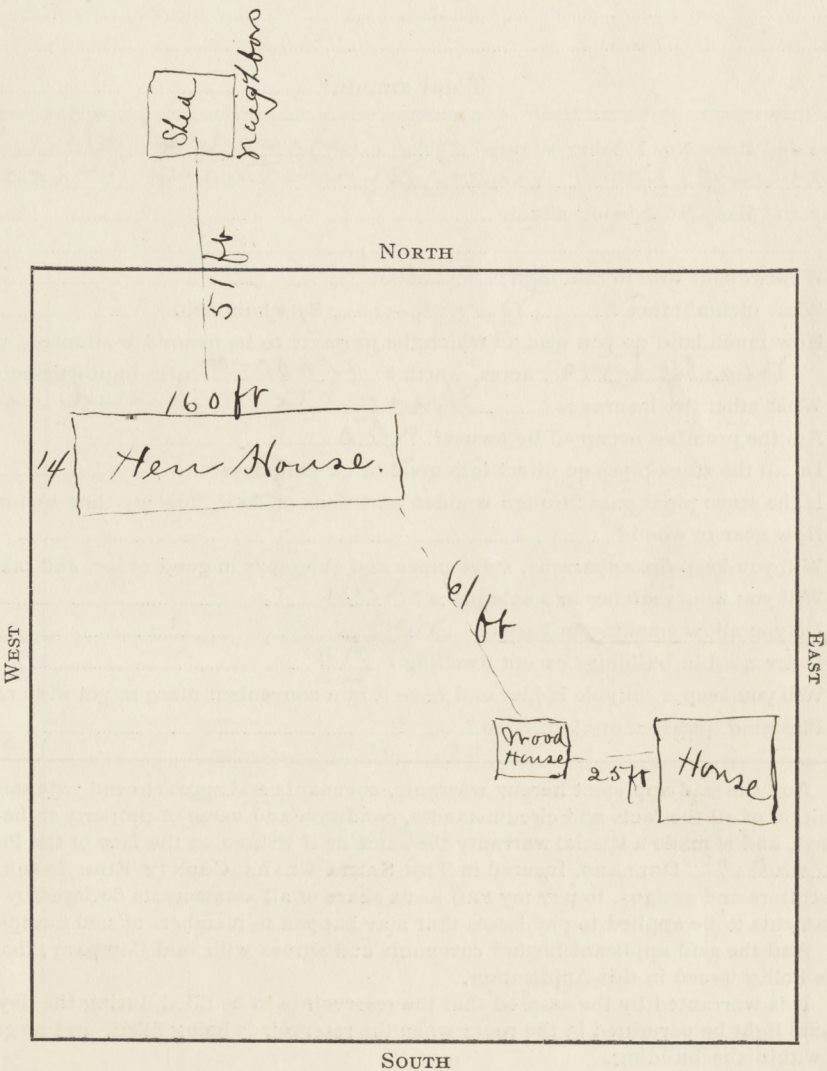
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written 9:30 a.m. Oct. 9, 1911.

Mailed - Oct 15, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



21/2  
1/1

1514.

160 @ .20 = .32

# APPLICATION

Of L. M. Abbott, Mountain View. Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of One Hundred and Sixty DOLLARS, for the term  
of five years, from the 15th day of October 1911, if approved by the Company  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On <u>New House. One story, 14x160 ft. good repair</u>	<u>250</u>	<u>160</u>	
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1.....			
On Barn No. 2.....			
On.....Tons of Hay.....			
On.....			
On.....Horses.....			
On.....Horse Wagon.....			
On.....Horse Spring Wagon.....			
On.....Horse Buggy.....			
On.....Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....		<u>160</u>	

*Cancelled at request of assured -  
Property Sold -  
April 5, 1912*

New House and Barn No. 1 being situate on corner of San Francisco road and  
Bailey Ave. near Mountain View, Santa Clara Co., Cal  
House and Barn No 2 being situate.....

1. What is your title to said land? Deed.
2. What incumbrance? none. By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
nearly two acres, worth \$ 14,000.00 with improvements.
4. What other fire insurance? House, etc. insured in this company #929.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys?
7. If the stove pipes pass through wooden partitions or floor, how are they secured?
8. How near to wood?
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? no.
12. Is fire used in buildings except dwelling? no.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined?

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of.....  
160.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 9th day of Oct. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 1.60  
Total, \$ 4.10

*Debate Pd.  
1.25 apr. 5. 1912.*

L. M. Abbott APPLICANT.

*Paid by assured. Oct 9. 1911.*



No. 1515

# APPLICATION

OF

H. G. Dunkel

Liberty T. S. #24-  
Post Office,  
Santa Clara County, Cal.

Amount Insured - \$ 2880.00

Expires 16 day of Oct 1916

Policy Fee - \$ 2.50

With Fee - \$ 18.80

Total amount paid - \$ 21.30

H. A. Moore  
Agent.

Approved Oct 18, 1916

E. J. Pittie  
President.

Ella O. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

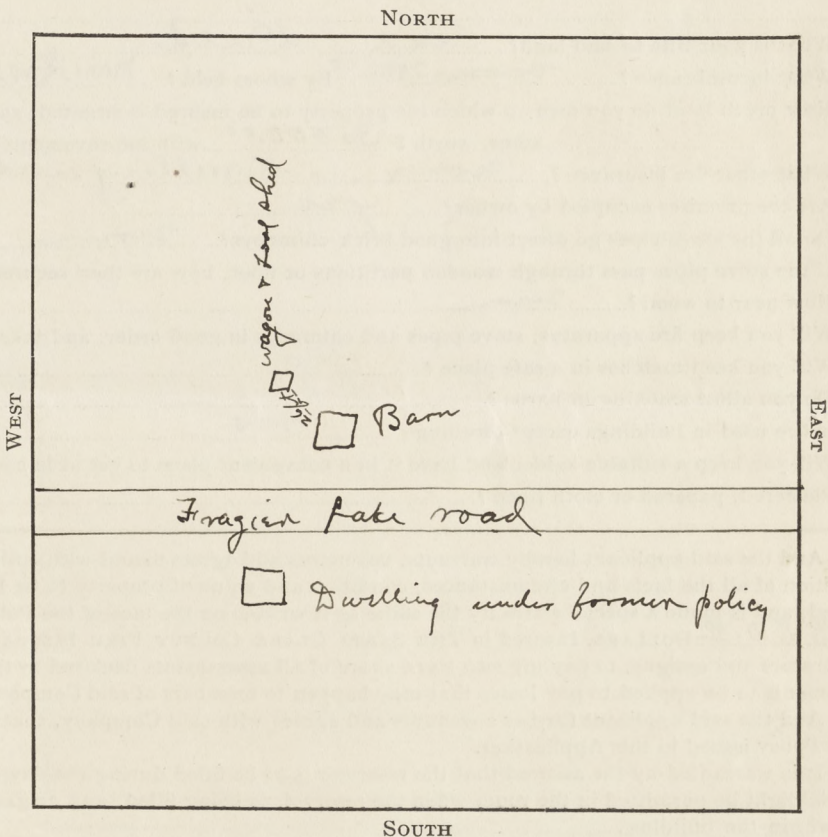
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd. 9 a.m. Oct 16, 1916

mailed - Oct 18, 1916

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





30.  
✓

1515. Rate: 1880 @ 20 = 3.76

## APPLICATION

Of H. G. Burchell Gilroy Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Three Thousand Eighty Eight Hundred and Eighty DOLLARS, for the term  
of 5 years, from the 16 day of Oct 1911, if approved by the Company.

Amount of insurance on

Value	\$ $\frac{2}{3}$ Value	Rate
10.00	400.00	20
10.00	400.00	20
20.00	480.00	20
9.00	600.00	20
100.00	800.00	20
0.00	1880.00	

Gilroy, Cal. Nov 9/11  
Miss Ella A. Taylor Sec  
Santa Clara Co Fire Ins. Co.  
San Jose Cal  
Miss Taylor. With reference  
to the listing of the 12 cows on  
the Burchell application at \$100. each  
I took the matter up with Mr  
Burchell he readily agreed that  
\$100. was too high and \$75.00 each  
would be all right. are a very  
good lot of grade cows. The son  
listed the property seems to be self  
styled manager there and I argued  
that matter with some others with  
little avail, return the difference  
direct to Mr Burchell.

Respectfully,  
J. S. Moore

of Gilroy  
payable  
May 18, 1915

Members?

ing is a full, just and true  
basis of the insurance re-  
tion of. 23 3/4  
self, heirs, executors, ad-  
ny, within sixty days, said  
during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of Oct 1911.

Policy Fee, \$ 2.50  
Mill " \$ 18.80 2.00 returned  
Total, \$ 21.30 in prem. - Nov. 10, 1911.

Paid by check Oct. 16, 1911.

H. G. Burchell APPLICANT.  
By J. S. Moore



No. 1516.

# APPLICATION

OF

Mrs. Maud Josephine Rydell,  
Box 83 - Alhambra,  
California,  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 800.00

Expires 17 day of October 1914.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 4.05

Total amount paid - - \$ 6.55

Renewal at # 537.  
Agent.

Approved Oct. 18 1914

E. J. Pettit,  
President.

Ella A. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

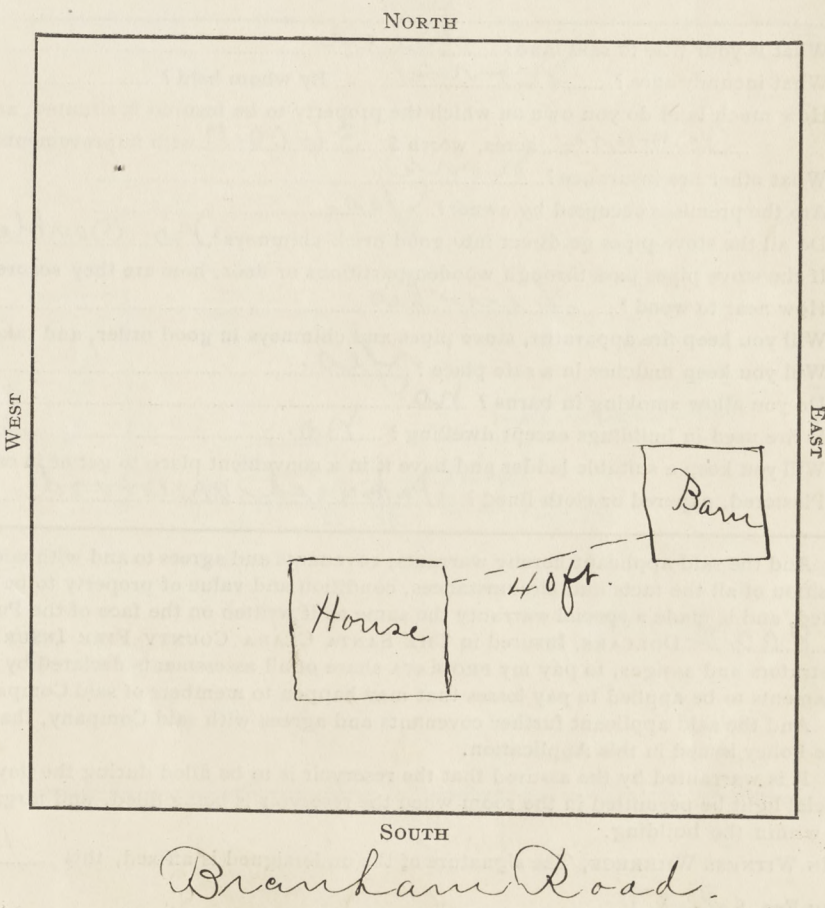
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written - 11:05 a.m. Oct 17, 1911.  
mailed - Oct 18, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



30.  
FV

1515. Rate: 1880@20 = 3.76

# APPLICATION

Of H. G. Burchell Libby Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Twenty thousand Eighty Eight Hundred and Eighty DOLLARS, for the term  
of 5 years, from the 16 day of Oct 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1,.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On wing.....stories.....x.....feet, built 1....., now in.....repair,.....roof }			
On.....			
On house No. 2.....stories.....x.....feet, built 1....., now in.....repair,.....roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....	600.00	400.00	20
On Barn No. 1.....32 x 58.....new Dairy Barn.....	600.00	400.00	20
On Barn No. 2.....			
On 60 Tons of Hay.....			
On.....			
On 6 Horses.....	720.00	480.00	20
On Horse Wagon.....			
On Horse Spring Wagon.....			
On Horse Buggy.....			
On Horse Phaeton.....			
On Cows 12 head.....	900.00 1200.00	600.00 800.00	20
On Harness and Robes.....			
All while contained in Barn No. 1.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	2820.00	1880.00	

House and Barn No. 1 being situate Frazin Lake road 2 1/2 miles east of Libby  
north side of road  
House and Barn No 2 being situate.....

- What is your title to said land? Clear Deed
- What incumbrance? none 2000.00 By whom held? Mr. Dethlefsen - too payable May 18, 1915.
- How much land do you own on which the property to be insured is situated, and what is its value? 110 acres, worth \$ 35000.00 with improvements.
- What other fire insurance? none - dwelling under #1290 - this company.
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? none
- If the stove pipes pass through wooden partitions or floor, how are they secured?.....
- How near to wood? none
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers?.....
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined?.....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 2339.00 \$ 1880.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of Oct 1911.

Policy Fee, \$ 2.50  
Mill " \$ 18.80 2.00 returned in prem. - Nov. 10, 1911.  
Total, 21.30

Paid by check Oct. 16, 1911. H. G. Burchell APPLICANT.  
H. G. Burchell



No. 1516.

# APPLICATION

OF

Mrs. Mary Josephine Phelan.  
Box 83 - Abilene, Kans.  
Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 800.00

Expires 17 day of October 1911

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 4.05

Total amount paid - - \$ 6.55

Renewal of # 537.  
Agent.

Approved Oct. 18 1911

E. J. Pettit.  
President.

Ella A. Taylor.  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

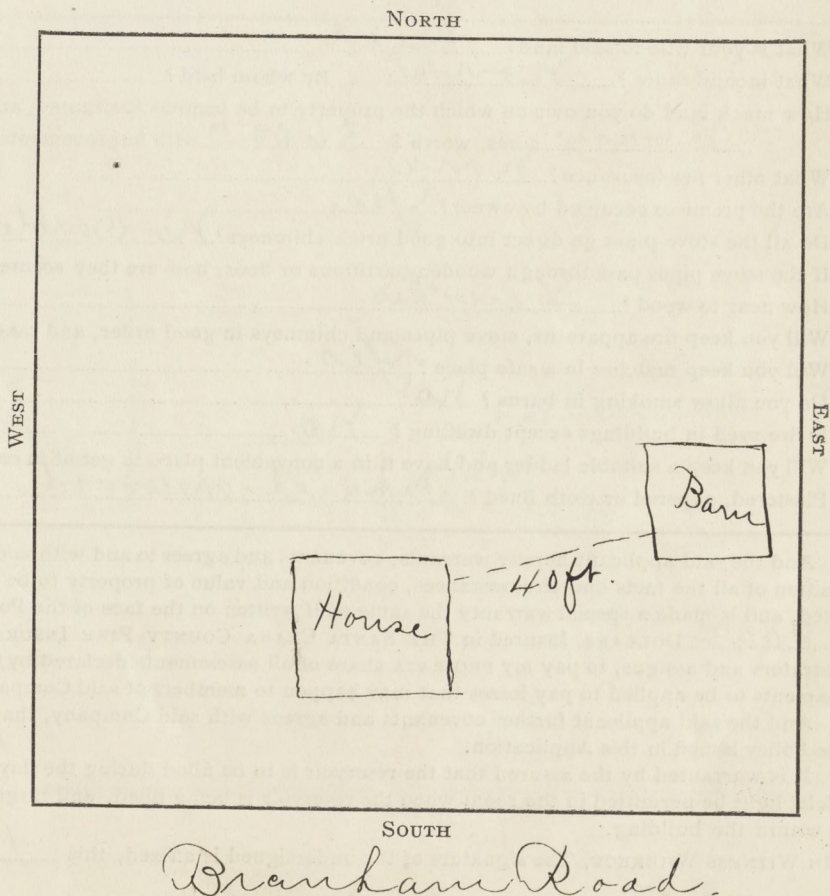
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Written - 11:05 a.m. Oct 17, 1911.  
mailed - Oct 18, 1911.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



23 ✓

1576.

Date: 650 @ .15 = .975  
150 @ .25 = .375  
1.350

# APPLICATION

Of Mrs. Maud Josephine Pfeffer Campbell Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Eight Hundred DOLLARS, for the term  
of Three years, from the 17 day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1</u> stories <u>26</u> x <u>40</u> feet, built <u>1896</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>1000</u>	<u>650</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof			
On.....			
On house No. 2..... stories..... x..... feet, built 1....., now in..... repair,..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On.....			
On Piano.....			
On.....			
On.....			
On.....			
All while contained in dwelling No.....			
On Windmill and Tank.....			
On Barn No. 1 <u>30 x 30 ft. two story - Shingle roof.</u>	<u>300</u>	<u>150</u>	
On Barn No. 2.....			
On..... Tons of Hay.....			
On.....			
On..... Horses.....			
On..... Horse Wagon.....			
On..... Horse Spring Wagon.....			
On..... Horse Buggy.....			
On..... Horse Phaeton.....			
On.....			
On Harness and Robes.....			
All while contained in Barn No.....			
On Pumping Plant, \$....., on Pump House, \$.....			
On.....			
On.....			
On.....			
On.....			
Total amount.....	<u>1300</u>	<u>800</u>	

House and Barn No. 1 being situate on Branham Road, in Union Dist.  
about 2 1/2 miles from Campbell, Santa Clara Co., Cal.  
House and Barn No 2 being situate.....

1. What is your title to said land? Deed.
2. What incumbrance? None By whom held?.....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Seven acres, worth \$ 3600.00 with improvements.
4. What other fire insurance? None.
5. Are the premises occupied by owner? Yes.
6. Do all the stove-pipes go direct into good brick chimneys? No - Double gal. iron chimney - air channel
7. If the stove pipes pass through wooden partitions or floor, how are they secured? between the pipes.
8. How near to wood? 4 inches.
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? Yes.
10. Will you keep matches in a safe place? Yes.
11. Do you allow smoking in barns? No.
12. Is fire used in buildings except dwelling? No.
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? Yes.
14. Plastered, papered or cloth lined? Papered on wood - wood ceilings.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 800.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of October 1911.

Policy Fee, \$ 2.50  
Mill " \$ 4.05  
Total, \$ 6.55

Paid by assured -  
Oct. 17, 1911.

Mrs. Maud Josephine Pfeffer APPLICANT.  
By Geo. Pfeffer,



No. 1517.

# APPLICATION

OF

E. J. Davish,

Superintendent, Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 4117.00

Expires 17 day of October 1912.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 5.35

Total amount paid - - \$ 785

Renewal of # 535.  
no Agent.

Approved Oct. 18, 1911

E. J. Davish,  
President.

Ella A. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/3 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.  
Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

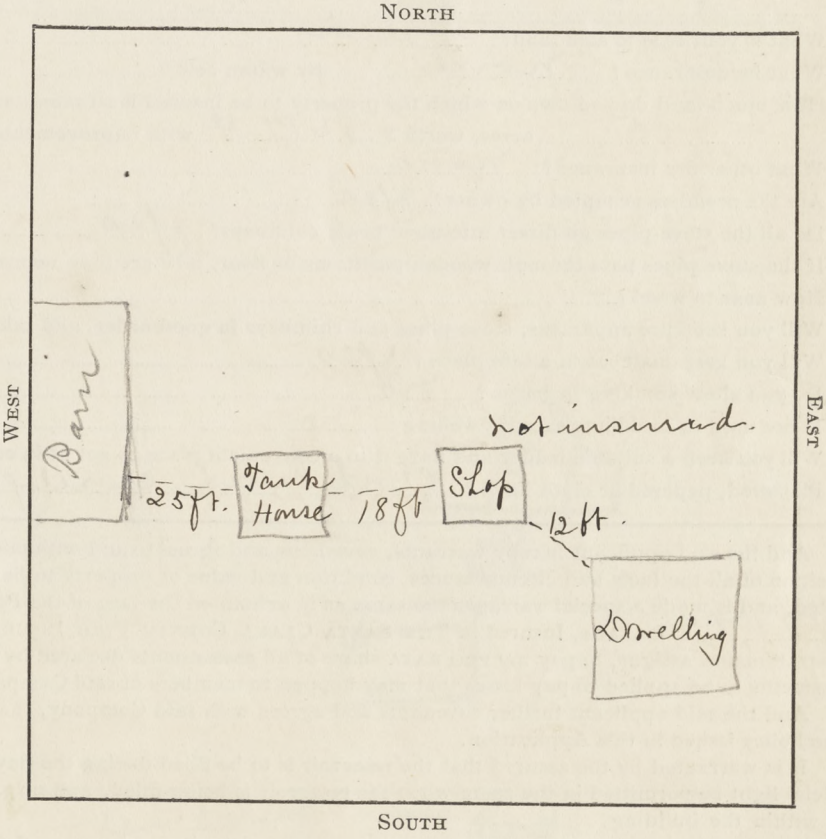
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Mailed - Oct 18, 1911

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





23  
TV

1517 Date: 2866@10 = 2.866  
1251 " 20 = 2.502  
5.368  
(5.35)

# APPLICATION

Of E. J. Parrish, Superintendent Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Forty-one Hundred and Seventeen DOLLARS, for the term  
of One years, from the 17 day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>38</u> x <u>54</u> feet, built <u>1887</u> , now in <u>good</u> repair, <u>Shing</u> roof	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>1000</u>	<u>666</u>	
On ..... stories ..... x ..... feet, built <u>1</u> ....., now in ..... repair, ..... roof			
On Piano	<u>300</u>	<u>200</u>	
On			
On			
On			
All while contained in dwelling No. <u>One</u>			
On Windmill and Tank - <u>house</u>	<u>600</u>	<u>400</u>	
On Barn No. 1	<u>1000</u>	<u>666</u>	
On Barn No. 2			
On <u>10</u> Tons of Hay	<u>130</u>	<u>86</u>	
On			
On Horses			
On <u>One</u> Horse Wagon	<u>50</u>	<u>33</u>	
On Horse Spring Wagon			
On <u>One</u> Horse Buggy	<u>100</u>	<u>66</u>	
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On			
On			
On			
On			
Total amount	<u>6180</u>	<u>4117</u>	

House and Barn No. 1 being situate on Stevens Larch Road one mile west of Guptertino, Santa Clara Co., Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? Deed.
2. What incumbrance? none By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value?  
15 acres, worth \$ 8617.00 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? Yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? cloth lined, closely latched, and papered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of .....

4117.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 14 day of Oct 1911.

Policy Fee, \$ 2.50  
Mill " \$ 3.35  
Total, \$ 7.85

E. J. Parrish APPLICANT.  
Paid by assured.  
Oct. 14, 1911.



No. 1518.

# APPLICATION

OF

Vincente Lopez.

San Pablo, Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 1758.<sup>00</sup>

Expires 17 day of October, 1916,

Policy Fee - - \$ 2.58

Mill Fee - - \$ 11.00

Total amount paid - - \$ 13.58

J. M. Dickens.

Agent.

Approved Oct 18 1916

E. A. Pettit.

President.

Ellen A. Taylor.

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds ½ to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds ½ to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2½ times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

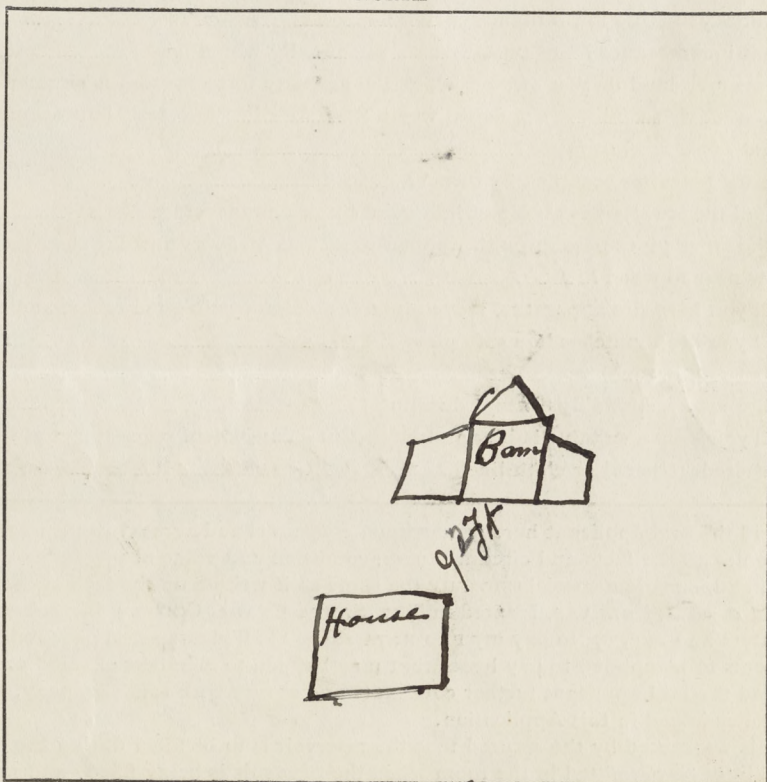
When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - 3 P. M. Oct 17, 1916.

Insured - Oct. 18,

Improvements being made on Dwelling, and a Tank-house built. Reported. Oct. 2, 1916.

NORTH



EAST

WEST

SOUTH

New Jersey Road

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1518.

Date: 1300 @ 10 = 1.30  
450 " 20 = .90  
2.20

SAN JOSE, CAL.,

June 13.

1912.

Having purchased of *Vincente Lopes* the property described in

Policy No. 1518 in the Santa Clara County Fire Insurance Company, and the said Policy having been assigned to me by said *Vincente Lopes*

I hereby accept the said Policy of Insurance under the conditions which it was issued, and agree to pay all legal assessments and be governed by the By-Laws of the above Association.

Signed: *Mr. Isabella C. Lopes,*  
*Her + Mark.*

Of *The Santa Clara County Fire Insurance Company*  
fire, for the  
of *the*  
It is under  
property  
On dwelling  
On with  
On  
On house  
On house  
Wa

On			
On Piano			
On			
On			
On			
On			
All while contained in dwelling No. 1			
On Windmill and Tank			
On Barn No. 1	34 x 54 Main part 2 stories	500	300
On Barn No. 2			
On 10 Tons of Hay		100	50
On			
On Horses			
On Horse Wagon			
On 1 Horse Spring Wagon		40	20
On Horse Buggy			
On Horse Phaeton			
On 300 fruit traps		125	80
On Harness and Robes			
All while contained in Barn No. 1			
On Pumping Plant, \$			
On			
On			
On			
On			
Total amount	\$	3.115	1750

House and Barn No. 1 being situated *Santa Clara County, State of California, on N. Jersey Road, South of Foxworthy Crossing.*  
House and Barn No 2 being situated

- What is your title to said land? *Warranty deed*
- What incumbrance? *none* By whom held?
- How much land do you own on which the property to be insured is situated, and what is its value?  
*ten* acres, worth \$ *4000* with improvements.
- What other fire insurance? *none*
- Are the premises occupied by owner? *yes*
- Do all the stove-pipes go direct into good brick chimneys? *yes*
- If the stove pipes pass through wooden partitions or floor, how are they secured? *by brass caps & thumb*
- How near to wood? *1 1/2 inches*
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? *yes*
- Will you keep matches in a safe place? *yes*
- Do you allow smoking in barns? *no*
- Is fire used in buildings except dwelling? *no*
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? *yes*
- Plastered, papered or cloth lined? *papered or beading*

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of

*1750* DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this *17* day of *October* 191*1*.

Policy Fee, \$ *250*  
Mill " \$ *11.00*  
Total, \$ *13.50*

*Vincente Lopes* APPLICANT.

*Paid by Mr. Seckers - Oct 17. 1911.*

*Vincente Lopes having died, and previously thereto deeded property insured to his wife, Isabella C. Lopes, she no longer deemed the assured.*

*550 renewal - (591)  
1200 new -*



No. 1519.

# APPLICATION

OF

E. Jensen

Sanford, Cal., Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 2705.<sup>00</sup>

Expires 17 day of Oct. 1916,

Policy Fee - - - \$ 2.58

Mill Fee - - - \$ 17.85

Total amount paid - - \$ 19.55

Heed M. Richards

Agent.

Approved Oct. 18, 1916

E. V. Pettit.

President.

Ella Q. Taylor.

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

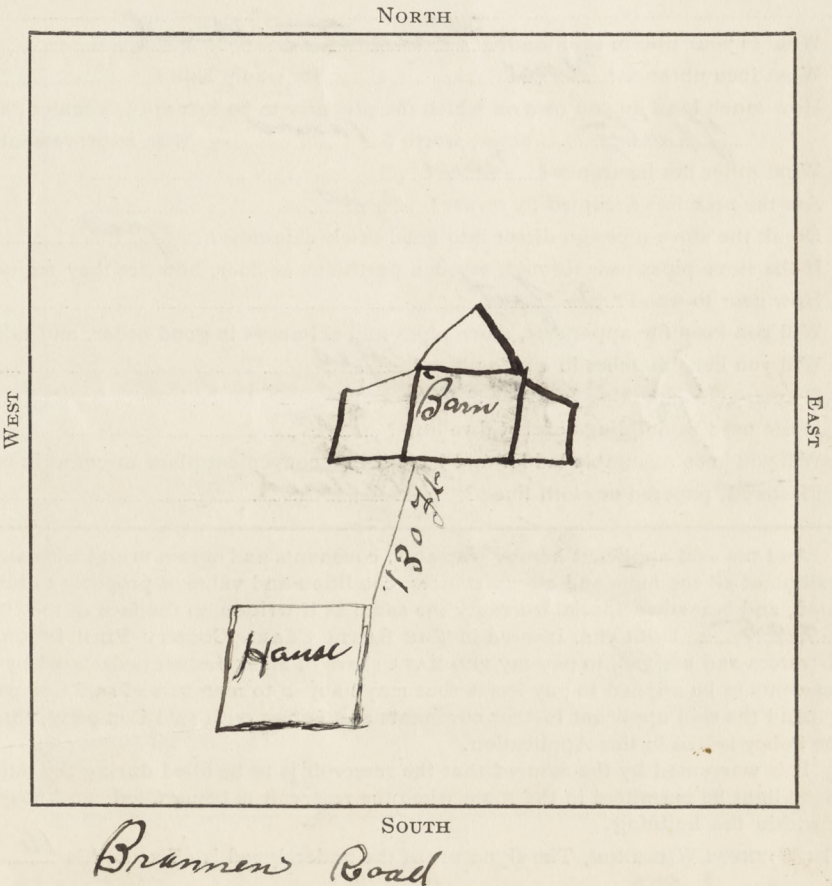
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - J. P. M. - Oct 17, 1911.  
Delivered - Oct. 21, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





Vincente Lopes having died, and previously thereto deeded property situated to his wife, Barbara L. Lopes, she is informed the assured.

550 remainder - (591)  
1200 new.

1518.

Date: 1300 @ 10 = 1.30  
450 " 20 = .90  
2.20

# APPLICATION

Of Vincent Lopes. Campbell R. J. Jr. Route & Box 93 Postoffice, Santa Clara County, Calif.,  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage  
fire, for the sum of Seventeen hundred & fifty DOLLARS, for the term  
of Five years, from the 17 day of Oct 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ 2/3 Value	Ra
On dwelling No. 1, 1 stories <u>23</u> x <u>44</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof	<u>18.00</u>	<u>12.00</u>	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On house No. 2 ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>1.50</u>	<u>1.00</u>	
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. 1			
On Windmill and Tank.....			
On Barn No. 1 <u>1</u> <u>34</u> x <u>54</u> Main part <u>2</u> stories	<u>5.00</u>	<u>3.00</u>	
On Barn No. 2 .....			
On <u>10</u> Tons of Hay.....	<u>1.00</u>	<u>.50</u>	
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On <u>1</u> Horse Spring Wagon.....	<u>4.00</u>	<u>2.00</u>	
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On <u>3.00</u> front <u>Trays</u> .....	<u>1.25</u>	<u>.80</u>	
On Harness and Robes.....			
All while contained in Barn No. 1			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>\$ 3.115</u>	<u>1.750</u>	

Notified  
expired - Oct. 17, 1916

House and Barn No. 1 being situated Santa Clara County, State of California, on N. Jersey Road, South of Foxworthy Crossing.  
House and Barn No 2 being situated.....

1. What is your title to said land? Warranty deed
2. What incumbrance? None By whom held?
3. How much land do you own on which the property to be insured is situated, and what is its value?  
Ten acres, worth \$ 4,000 with improvements.
4. What other fire insurance? None
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? yes
7. If the stove pipes pass through wooden partitions or floor, how are they secured? By terra cotta thimble
8. How near to wood? 1 1/2 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? papered on ceiling

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 17.50 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of October 1911.

Policy Fee, \$ 2.50  
Mill " \$ 11.00  
Total, \$ 13.50

Vincent Lopes APPLICANT.

Paid by Mr. Seckers - Oct 17, 1911.



No. 1519

# APPLICATION

OF

E. Jensen  
Lanphell, Post Office.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{2}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue ... Rate 17c on \$100.  
Exposure and stove-pipe ... Rate 25c on \$100.  
Exposure and cloth lining ... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100. Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

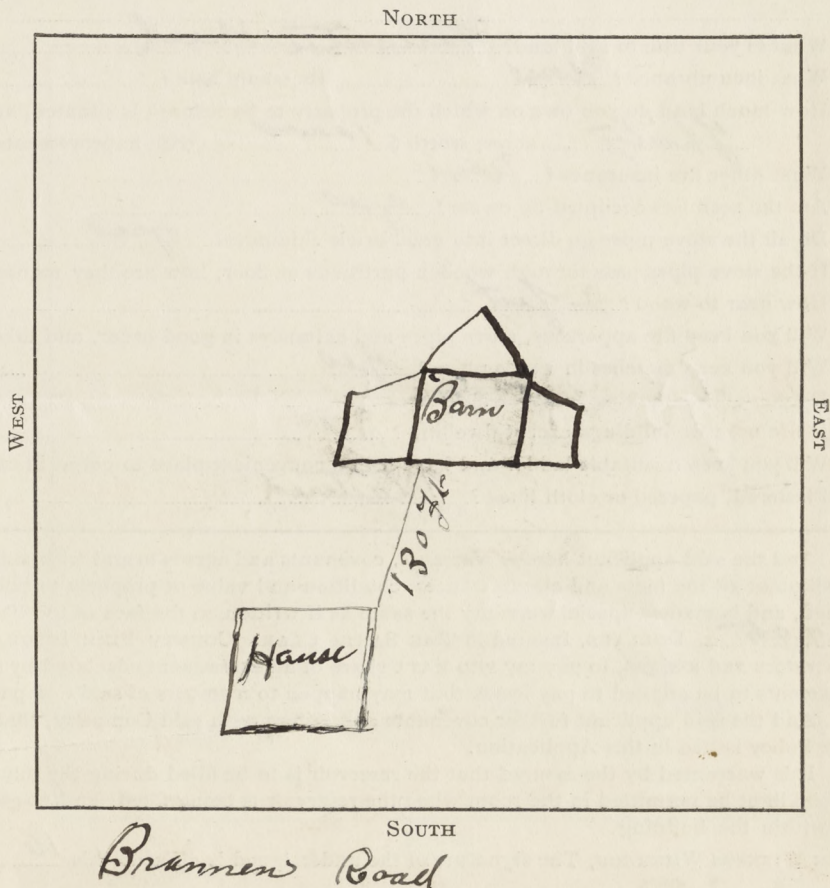
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd - J. P. M. - Oct 17, 1911.  
Delivered - Oct. 21, 1911.

### NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





30  
✓

1519.

Rate:  $2000 @ .10 = 2.00$   
 $785 @ .20 = 1.41$   
3.41

## APPLICATION

Of Edward Jensen Campbell. R. H. Route 8. Box 86 Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Two Thousand Seven Hundred & five DOLLARS, for the term  
of 5 years, from the 17 day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>2</u> stories <u>34x48</u> feet, built <u>1911</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>3000</u>	<u>2000</u>	
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof			
On ..... stories ..... x ..... feet, built <u>1899</u> , now in <u>good</u> repair, <u>Shingle</u> roof			
On house No. 2 <del>1</del> stories <del>2</del> x <del>45</del> feet, built <del>1899</del> , now in <u>good</u> repair, <u>Shingle</u> roof			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank .....			
On Barn No. 1 <u>45x60 2 stories, Main part. Wings 1. Stay</u>	<u>800</u>	<u>500</u>	
On Barn No. 2 .....			
On <u>10</u> Tons of Hay .....	<u>150</u>	<u>80</u>	
On .....			
On ..... Horses .....			
On <u>2</u> Horse Wagon <del>#</del> .....	<u>60</u>	<u>35</u>	
On ..... Horse Spring Wagon .....			
On <u>1</u> Horse Buggy <u>Top New</u> .....	<u>105</u>	<u>45</u>	
On <u>1</u> Horse Phaeton <u>Runa</u> .....	<u>50</u>	<u>25</u>	
On .....			
On Harness and Robes .....	<u>40</u>	<u>20</u>	
All while contained in Barn No. <u>1</u> .....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On <u>Total Amount - 2705</u> .....	<u>4215</u>	<u>2705</u>	
Total amount.....		<u>2845</u>	

House and Barn No. 1 being situate in Santa Clara County State of Calif. Also House No 2  
on Brannen Road Near East Road.  
House and Barn No 2 being situate.....

- What is your title to said land? Warranted deed
- What incumbrance? None By whom held? .....
- How much land do you own on which the property to be insured is situated, and what is its value?  
4 1/2 acres, worth \$ 10000 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? yes
- Do all the stove-pipes go direct into good brick chimneys? yes
- If the stove pipes pass through wooden partitions or floor, how are they secured? .....
- How near to wood? 2 feet
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? no
- Is fire used in buildings except dwelling? no
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? Plastered

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of. ....  
2705 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of October 1911.

Policy Fee, \$ 2.50  
Mill " \$ 17.05  
Total, \$ 19.55

Paid by assured - Oct. 21, 1911.

E. Jensen APPLICANT.



No. 1520.

# APPLICATION

OF

Mr. J. D. Hearn,

Mountain View Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 466.<sup>00</sup>

Expires 18 day of October 1914

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 1.40

Total amount paid - - \$ 3.90

Mark H. Hearn  
Agent.

Approved Oct 18, 1914

G. V. Smith  
President.

Ella O. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.
- Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.
- Dairies and cheese factories; Rate 20c on \$100.
- Steam engines, Boilers, etc. Rate 40c on \$100.
- Fruit driers, 80c on \$100.
- School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

### EXPOSURES

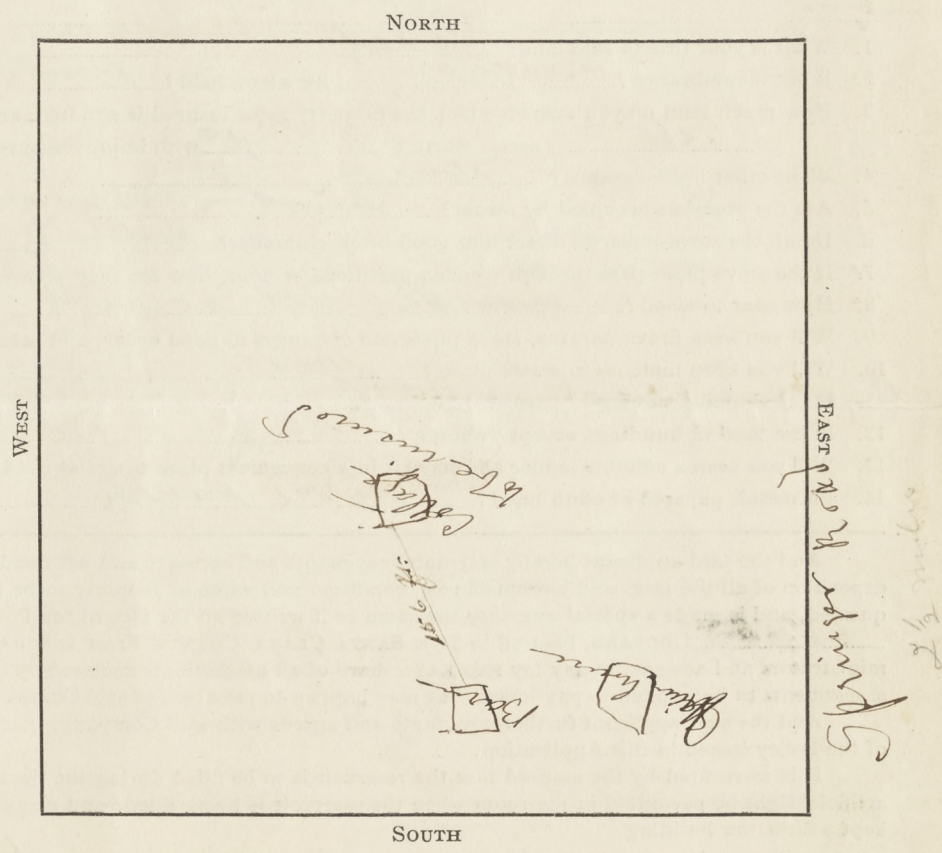
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - 10:30 a.m. - Oct. 18, 1914.  
mailed - Oct 18, 1914.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.





30

1520.

Date: 466 @ 10 = 466

# APPLICATION

Mrs. F. D. Green.

Of Mountain View.

Postoffice, Santa Clara County, Calif., to

The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by fire, for the sum of Four Hundred Sixty-Six DOLLARS, for the term of three years, from the 18th day of October 1911, if approved by the Company.

It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , roof <u>roof</u>			
On wing stories <u>x</u> feet, built <u>1</u> , now in <u>repair</u> , roof <u>roof</u>			
On house No. 2 <u>1</u> stories <u>25</u> x <u>35</u> feet, built <u>1910</u> , now in <u>good</u> repair, <u>Shingle</u> roof	<u>400.00</u>	<u>266</u>	
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions	<u>300.00</u>	<u>200</u>	
On			
On Piano			
On			
On			
On			
All while contained in dwelling No. <u>2</u>			
On Windmill and Tank			
On Barn No. 1			
On Barn No. 2			
On Tons of Hay			
On			
On Horses			
On Horse Wagon			
On Horse Spring Wagon			
On Horse Buggy			
On Horse Phaeton			
On			
On Harness and Robes			
All while contained in Barn No.			
On Pumping Plant, \$, on Pump House, \$			
On			
On			
On			
On			
Total amount	<u>700.00</u>	<u>466</u>	

House and Barn No. 2 being situate on Springer Road, about 2 1/2 miles from Mountain View, Santa Clara Co., Cal.  
House and Barn No 2 being situate in orchard

- What is your title to said land? Deed
- What incumbrance? \$3500.00 By whom held? Bank of San Jose
- How much land do you own on which the property to be insured is situated, and what is its value? 36 acres, worth \$25000.00 with improvements.
- What other fire insurance? None
- Are the premises occupied by owner? most in large house - This cottage (now vacant)
- Do all the stove-pipes go direct into good brick chimneys? Exhausted pipe (double)
- If the stove pipes pass through wooden partitions or floor, how are they secured?
- How near to wood? 4 inches all round
- Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
- Will you keep matches in a safe place? yes
- Do you allow smoking in barns? yes
- Is fire used in buildings except dwelling? No.
- Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
- Plastered, papered or cloth lined? In the rough

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 466.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16th day of Oct. 1911.

Policy Fee, \$ 2.50  
Mill " \$ 1.40  
Total, \$ 3.90

Mrs. F. D. Green APPLICANT.

Paid by check. Oct. 18, 1911.



No. 1521

# APPLICATION

OF

D. E. Walker.

Elmer Vale

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 500.00

Expires 18 day of October 1912.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 1.00

Total amount paid - - \$ 3.50

Agent.

Approved 191

President.

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds  $\frac{1}{2}$  to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds  $\frac{1}{3}$  to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate  $2\frac{1}{2}$  times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

Contents to rate same as buildings in which they are kept.

### EXPOSURES

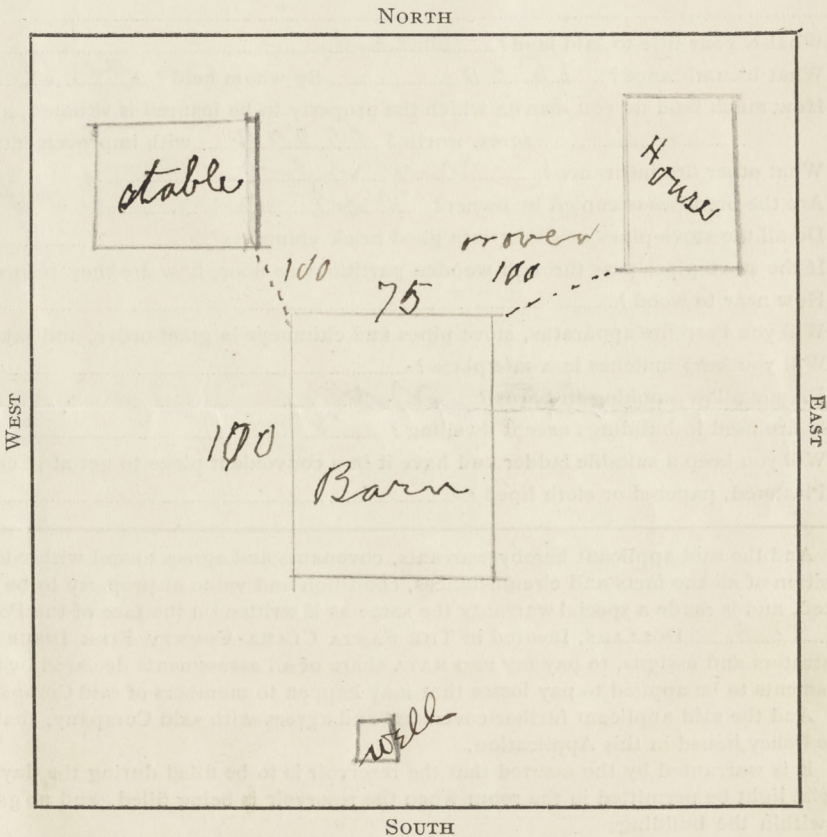
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Recd - J. P. M. - Oct. 18, 1911.

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



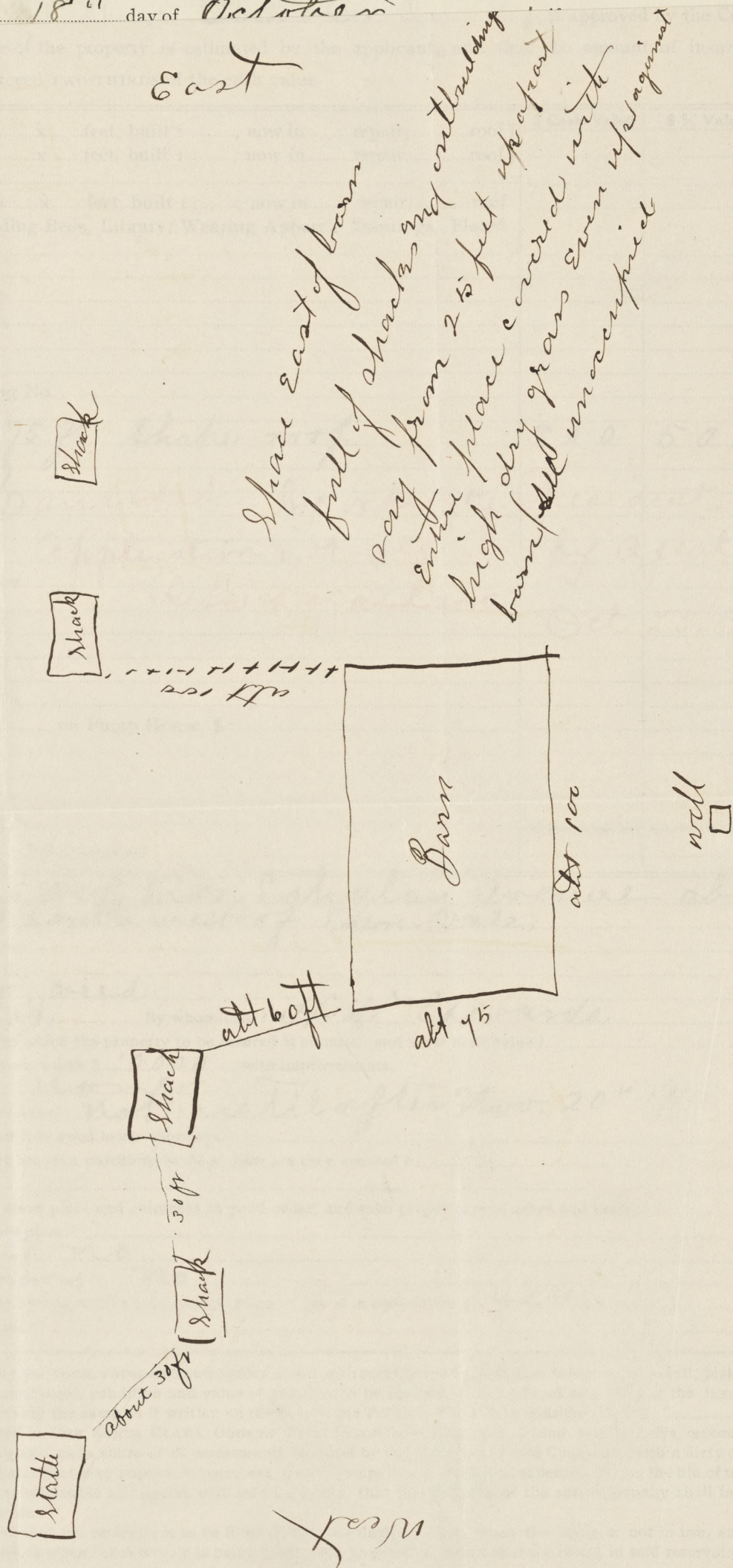


1521.

500 @ 20 = 1000

## APPLICATION

Of B. E. Walker Eden Vale Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Hundred DOLLARS, for the term  
 of one years, from the 18<sup>th</sup> day of October



Policy Fee, \$ 2.50  
 Mill " \$ 1.00  
 Total, \$ 3.50

B. E. Walker

APPLICANT.

Paid by assured. Oct. 18. 1911.

Report given by Barn old - in poor condition.  
 M. Vandeweyer.  
 Place unoccupied.



No. 1522.

# APPLICATION

OR

Paul Ford

Superintendent  
Post Office,  
Santa Clara County, Cal.

Amount Insured - \$ 825.00

Expires 18 day of Oct. 1916.

Policy Fee - \$ 2.50

Mill Fee - \$ 8.60

Total amount paid - \$ 11.10

J. E. Libson  
Agent.

Approved Oct. 21, 1916

E. J. Pettit  
President.

Ella A. Taylor  
Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

### EXPOSURES

Contents to rate same as buildings in which they are kept.

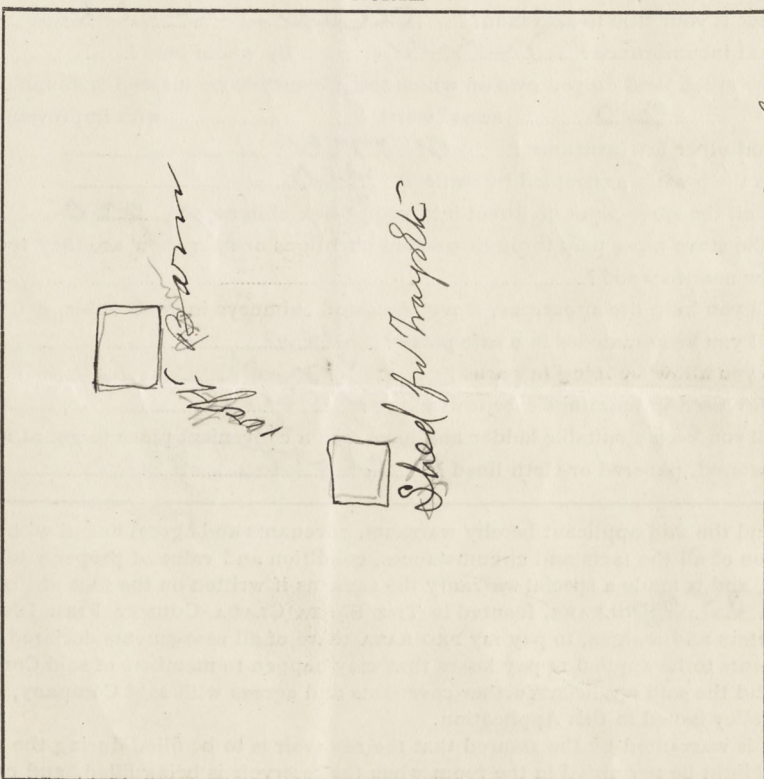
An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling; but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd - 3 P. M. - Oct 18, 1916.

Mailed - Nov. 3, 1916.

NORTH



EAST

## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1521.

500 @ 20 = 1000

## APPLICATION

Of B. E. Walker Eden Vale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Five Hundred DOLLARS, for the term  
 of one years, from the 18<sup>th</sup> day of October 1911, if approved by the Company  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On house No. 2..... stories ..... x ..... feet, built 1....., now in..... repair,..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1 ..... <u>100 x 75 ft. shake roof</u>	<u>800</u>	<u>500</u>	
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes .....			
All while contained in Barn No. ....			
On Pumping Plant, \$ ....., on Pump House, \$ .....			
On .....			
On .....			
On .....			
On .....			
Total amount.....			

House and Barn No. 1 being situate West Side Cahalan Avenue about  
2 1/2 miles south west of Eden Vale.  
 House and Barn No 2 being situate .....

1. What is your title to said land? Deed.
2. What incumbrance? 6500. By whom held? H. W. Edwards.
3. How much land do you own on which the property to be insured is situated, and what is its value? 40 acres, worth \$ 10000 with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? not until after Nov. 20<sup>th</sup> 1911
6. Do all the stove-pipes go direct into good brick chimneys? .....
7. If the stove pipes pass through wooden partitions or floor, how are they secured? .....
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? .....
10. Will you keep matches in a safe place? .....
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? .....

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of. 500 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 18<sup>th</sup> day of Oct 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 1.00  
 Total, \$ 3.50

B. E. Walker APPLICANT.

Paid by assured. Oct. 18. 1911.



No. 1522.

# APPLICATION

OF

Paul Jones

Residence

Post Office,

Santa Clara County, Cal.

Amount Insured - - \$ 825.00

Expires 18 day of Oct. 1916.

Policy Fee - - \$ 2.50

Mill Fee - - \$ 8.60

Total amount paid - - \$ 11.10

J. E. Gibson

Agent.

Approved Oct. 21, 1916

E. J. Dettit

President.

Ella A. Taylor

Secretary.

## Classification of Risks

First class dwellings and contents detached; basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
  2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
  3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
  4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.
- Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.
- Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class. Tank houses if near dwelling, rate with it. If close to barn, rate with barn.
- Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.  
Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.
- Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.  
Dairies and cheese factories; Rate 20c on \$100.  
Steam engines, Boilers, etc. Rate 40c on \$100.  
Fruit driers, 80c on \$100.  
School houses and Churches, detached; Rate, 20c on \$100.
- Contents to rate same as buildings in which they are kept.

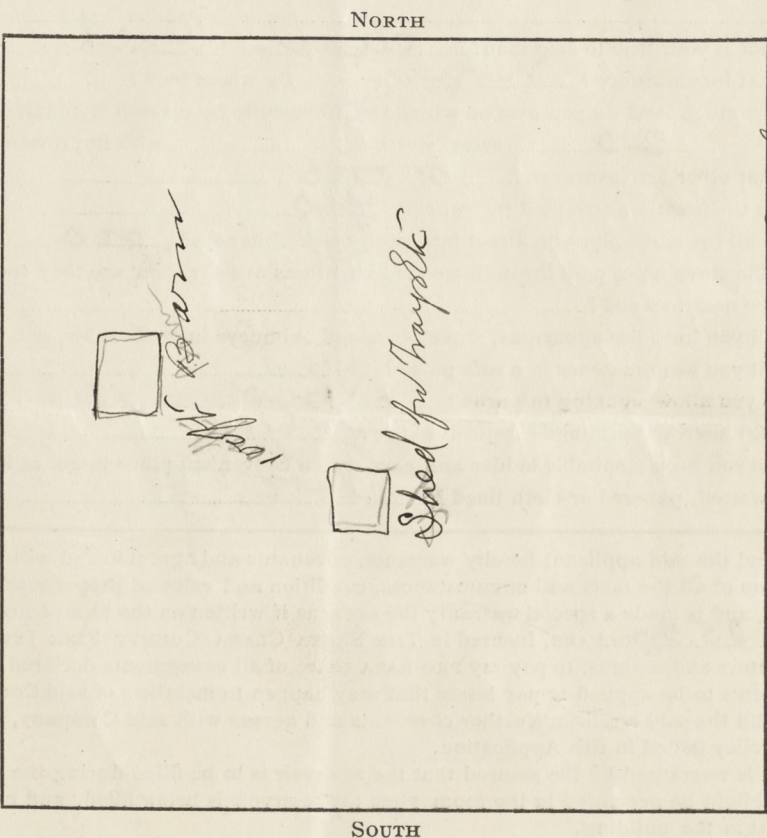
### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Rec'd - B. P. M. - Oct 18, 1916.

Mailed - Nov. 3, 1916.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



30  
✓

1522.

Date: 392 @ .27 = 1.059  
333 " .20 = .666  
1.725

# APPLICATION

Of Paul Jones Guertino Postoffice, Santa Clara County, Calif., to  
The Santa Clara County Fire Insurance Company, for indemnity and Insurance against loss or damage by  
fire, for the sum of Seventy Hundred Twenty-five DOLLARS, for the term  
of five years, from the 18 day of October 1911, if approved by the Company.  
It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On wing ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On house No. 2..... stories ..... x ..... feet, built 1....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....			
On .....			
On Piano .....			
On .....			
On .....			
On .....			
All while contained in dwelling No. ....			
On Windmill and Tank.....			
On Barn No. 1 <u>also used as dwelling - 30 x 40 ft - one story</u>	<u>250</u>	<u>166</u>	
On Barn No. 2 <u>Tray Shed</u>	<u>50</u>	<u>33</u>	
On <u>5</u> Tons of Hay <u>300</u>	<u>50</u>	<u>33</u>	
On <u>355</u> Trays of <u>Fruit Boxes</u> - in above mentioned shed	<u>300</u>	<u>100</u>	
On <u>2</u> Horses	<u>200</u>	<u>133</u>	
On <u>1</u> Horse Wagon	<u>90</u>	<u>60</u>	
On <u>1</u> Horse Spring Wagon	<u>90</u>	<u>60</u>	
On <u>1</u> Horse Buggy	<u>90</u>	<u>60</u>	
On <u>Horse Phaeton</u>			
On <u>Fruit Grader</u> - in Tray Shed	<u>30</u>	<u>20</u>	
On <u>Harness and Robes</u> - in Barn	<u>90</u>	<u>60</u>	
All while contained in Barn No. <u>One</u>			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>1240</u>	<u>725</u>	

House and Barn No. 1 being situate Bubb Road, about Two miles South-  
West of Guertino, Cal.  
House and Barn No 2 being situate .....

1. What is your title to said land? clear - Deed.
2. What incumbrance? none. By whom held? .....
3. How much land do you own on which the property to be insured is situated, and what is its value? 8000.  
20 acres, worth \$..... with improvements.
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? no
7. If the stove pipes pass through wooden partitions or floor, how are they secured? Terra Cotta flues.
8. How near to wood? .....
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes.
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? yes
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? cloth - closely packed - and papered.

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 825 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 16 day of Oct 1911.

Policy Fee, \$ 2.50  
Mill " \$ 8.60  
Total, \$ 11.10

2.00 - Paid by assured -  
Oct. 25, 1911.

Paul Jones Guertino APPLICANT.



No. 1523.

# APPLICATION

OF

Ernest Crosby.

Eden Vale.

Post Office,  
Santa Clara County, Cal.

Amount Insured - - \$ 1800.

Expires 18 day of October 1916.

Policy Fee - - - \$ 2.50

Mill Fee - - - \$ 11.80

Total amount paid - - \$ 14.30

M. E. Martin,  
Agent.

Approved Oct. 21, 1916

E. J. Pettit,  
President.

Ella A. Taylor,  
Secretary.

## Classification of Risks

First class dwellings and contents detached;  
basis rate, 10c on \$100.

### DEFICIENCIES

1. One or more terra-cotta flues, extending through roof, floor or side walls, adds one fifth to basis rate; Rate, 12c on \$100.
2. One or more stove pipes, extending through roof, floor or side walls, doubles basis rate; Rate 20c on \$100.
3. Cloth lining for whole or any part of dwelling, unless closely tacked to boards, and papered or painted, adds 1/2 to basis rate; Rate, 15c on \$100.
4. Exposure (dwelling less than 60 feet from buildings classed as exposures) adds 1/2 to basis rate; Rate 15c on \$100.

Exposure and terra-cotta flue... Rate 17c on \$100.  
Exposure and stove-pipe... Rate 25c on \$100.  
Exposure and cloth lining... Rate 20c on \$100.

Galvanized iron flues, incased in cement, or in larger flues with air chamber between, are classed with brick chimney, and rate as first-class.

Tank houses if near dwelling, rate with it. If close to barn, rate with barn.

Barns or stables, detached and their contents, rate at twice a dwelling; Rate 20c on \$100.

Barns, (Exposure), rate 2 1/2 times basis rate; Rate, 25c on \$100.

Fruit houses and Fruit driers (private), sheds, shops, store houses, and other out-buildings, detached. Rate 20c on \$100.

Dairies and cheese factories; Rate 20c on \$100.

Steam engines, Boilers, etc. Rate 40c on \$100.

Fruit driers, 80c on \$100.

School houses and Churches, detached; Rate, 20c on \$100.

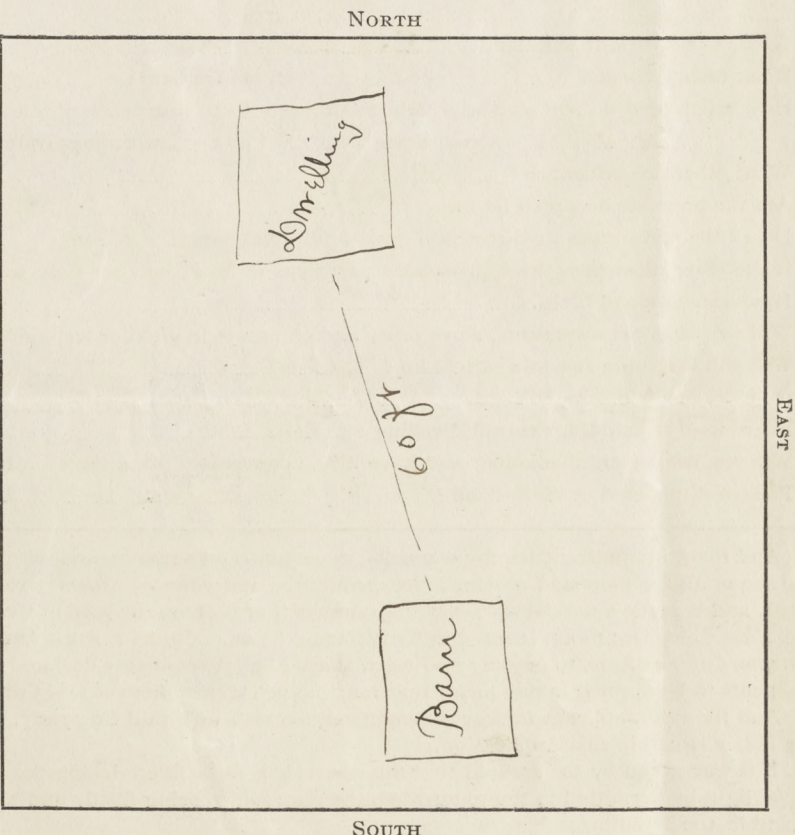
Contents to rate same as buildings in which they are kept.

### EXPOSURES

An out-building, except a barn or stable, in which no fire is used, is not an exposure to a dwelling, but a barn or stable is an exposure to a dwelling, and a dwelling is an exposure to a barn or stable.

When two or more buildings, adjoining or adjacent, are occupied by the same person for a common purpose, so that the buildings, though separated, constitute a single hazard, they are not exposures to each other.

Mailed - Oct. 21, 1916.



## NOTICE TO AGENTS.

On diagram show all buildings insured, and all exposures within 100 feet; say just what each building is occupied for, and mark distances in figures between all buildings shown on Diagram.



1523.

Date: 1550 @ 12.4 = 186  
230 .. 20 = 150

2.36

## APPLICATION

Of Emmett Crosby, Eden Vale Postoffice, Santa Clara County, Calif., to  
**The Santa Clara County Fire Insurance Company**, for indemnity and Insurance against loss or damage by  
 fire, for the sum of Eighteen Hundred DOLLARS, for the term  
 of five years, from the 18 day of October 1911, if approved by the Company.  
 It is understood that the value of the property is estimated by the applicant, and that the amount of insurance on  
 property asked for does not exceed TWO-THIRDS of the cash value.

	\$ Cash Value	\$ $\frac{2}{3}$ Value	Rate
On dwelling No. 1, <u>1 1/2</u> stories <u>24</u> x <u>32</u> feet, built <u>1904</u> , now in <u>good</u> repair, <u>Shing</u> roof }	<u>1950</u>	<u>1250</u>	
On wing ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On house No. 2 ..... stories ..... x ..... feet, built 1 ....., now in ..... repair, ..... roof }			
On household furniture, including Beds, Library, Wearing Apparel, Paintings, Plated Ware and Provisions.....	<u>150</u>	<u>100</u>	
On .....			
On Piano .....	<u>300.00</u>	<u>200.00</u>	
On .....			
On .....			
On .....			
All while contained in dwelling No. <u>One</u> .....			
On Windmill and Tank.....			
On Barn No. 1 <u>30 x 16 ft - Bldg 16 x 10 ft.</u>	<u>100</u>	<u>250</u>	
On Barn No. 2 .....			
On ..... Tons of Hay.....			
On .....			
On ..... Horses .....			
On ..... Horse Wagon.....			
On ..... Horse Spring Wagon.....			
On ..... Horse Buggy.....			
On ..... Horse Phaeton.....			
On .....			
On Harness and Robes.....			
All while contained in Barn No. ....			
On Pumping Plant, \$....., on Pump House, \$.....			
On .....			
On .....			
On .....			
On .....			
Total amount.....	<u>2800</u>	<u>1800</u>	

House and Barn No. 1 being situate on Chiquaruth Ave. near Eden Vale, Santa Clara Co., Cal.  
 House and Barn No 2 being situate .....

1. What is your title to said land? Deed
2. What incumbrance? none By whom held? —
3. How much land do you own on which the property to be insured is situated, and what is its value? .....
4. What other fire insurance? none
5. Are the premises occupied by owner? yes
6. Do all the stove-pipes go direct into good brick chimneys? Terra-cotta
7. If the stove pipes pass through wooden partitions or floor, how are they secured? double collars
8. How near to wood? 2 1/2 inches
9. Will you keep fire apparatus, stove pipes and chimneys in good order, and take proper care of ashes and embers? yes
10. Will you keep matches in a safe place? yes
11. Do you allow smoking in barns? no
12. Is fire used in buildings except dwelling? no
13. Will you keep a suitable ladder and have it in a convenient place to get at in case of fire? yes
14. Plastered, papered or cloth lined? Hardware paper pasted, and wall paper over same

And the said applicant hereby warrants, covenants and agrees to and with said Company, that the foregoing is a full, just and true exposition of all the facts and circumstances, condition and value of property to be Insured, and is offered as a basis of the insurance requested, and is made a special warranty the same as if written on the face of the Policy. For and in consideration of 1800.00 DOLLARS, Insured in THE SANTA CLARA COUNTY FIRE INSURANCE COMPANY, I bind myself, heirs, executors, administrators and assigns, to pay my PRO RATA share of all assessments declared by the Directors of said Company, within sixty days, said assessments to be applied to pay losses that may happen to members of said Company, or incidental expenses, during the life of my Policy.

And the said applicant further covenants and agrees with said Company, that the By-Laws of the said Company shall form a part of the Policy issued in this Application.

It is warranted by the assured that the reservoir is to be filled during the daylight only, when the stove is not in use, and that no artificial light be permitted in the room when the reservoir is being filled, and no gasoline except that contained in said reservoirs shall be kept within the building.

IN WITNESS WHEREOF, The signature of the undersigned is affixed, this 17 day of October 1911.

Policy Fee, \$ 2.50  
 Mill " \$ 11.80  
 Total, \$ 14.30

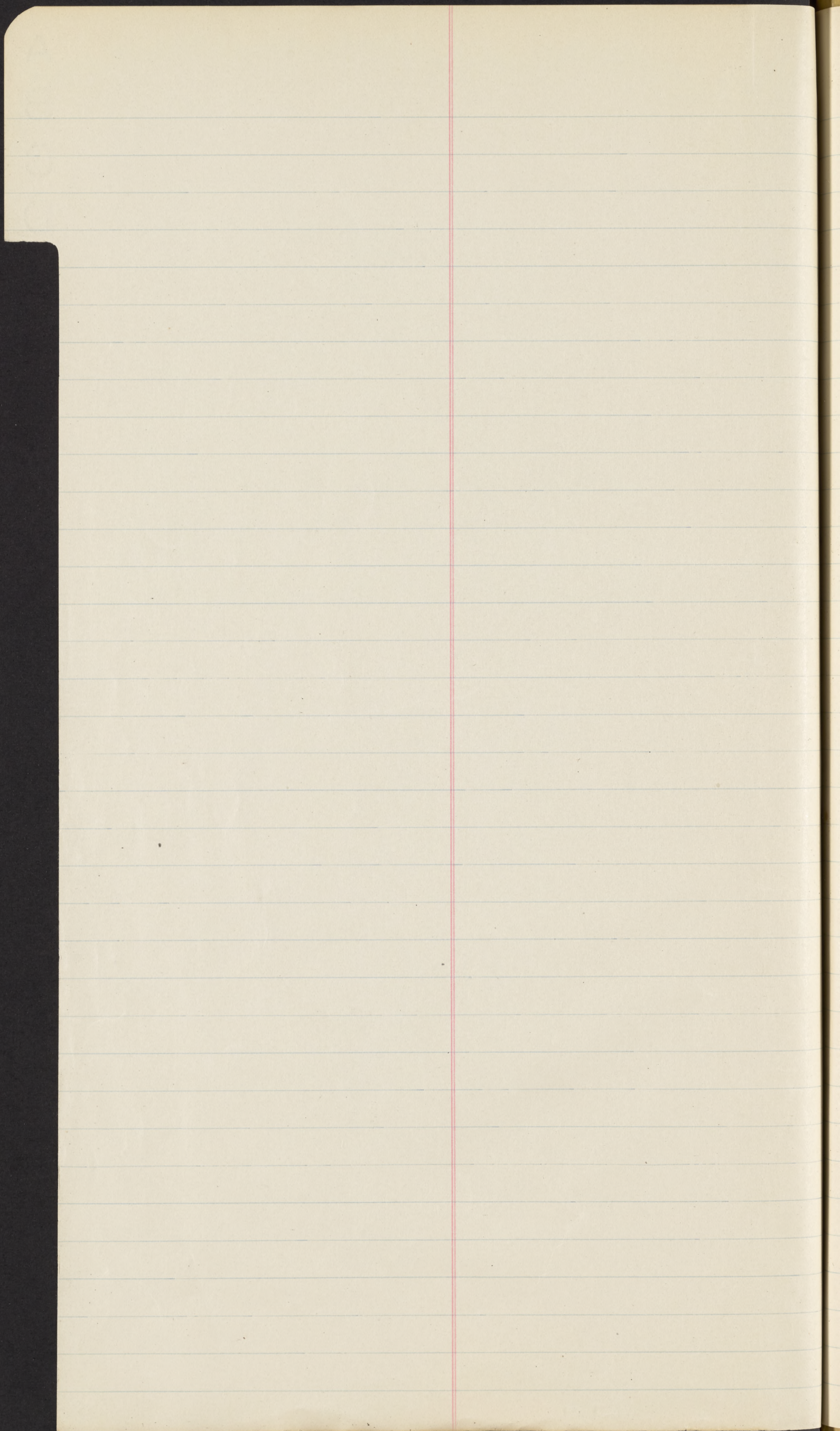
Emmett Crosby APPLICANT.

Paid by check - Oct. 21, 1911.



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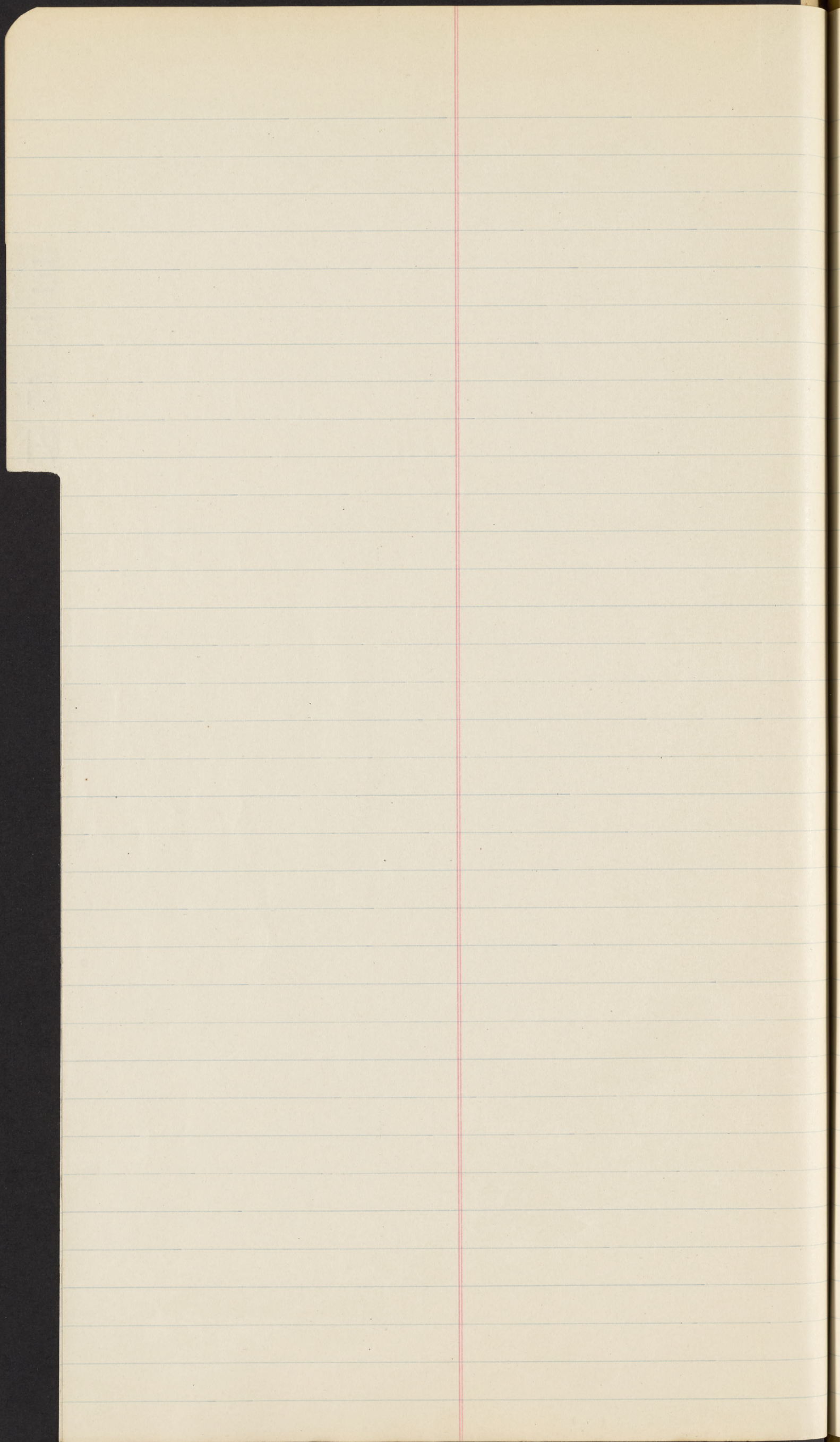






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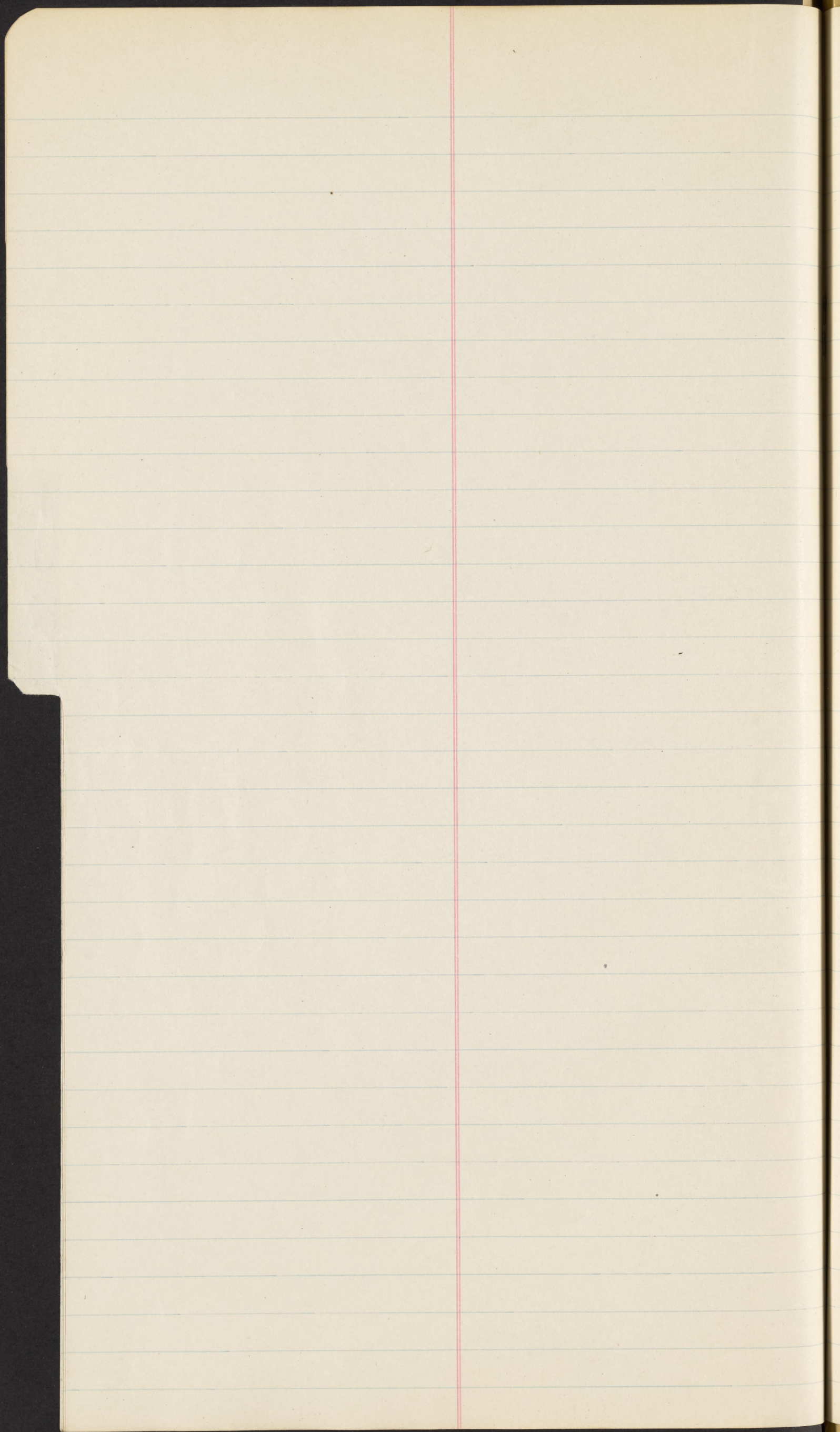






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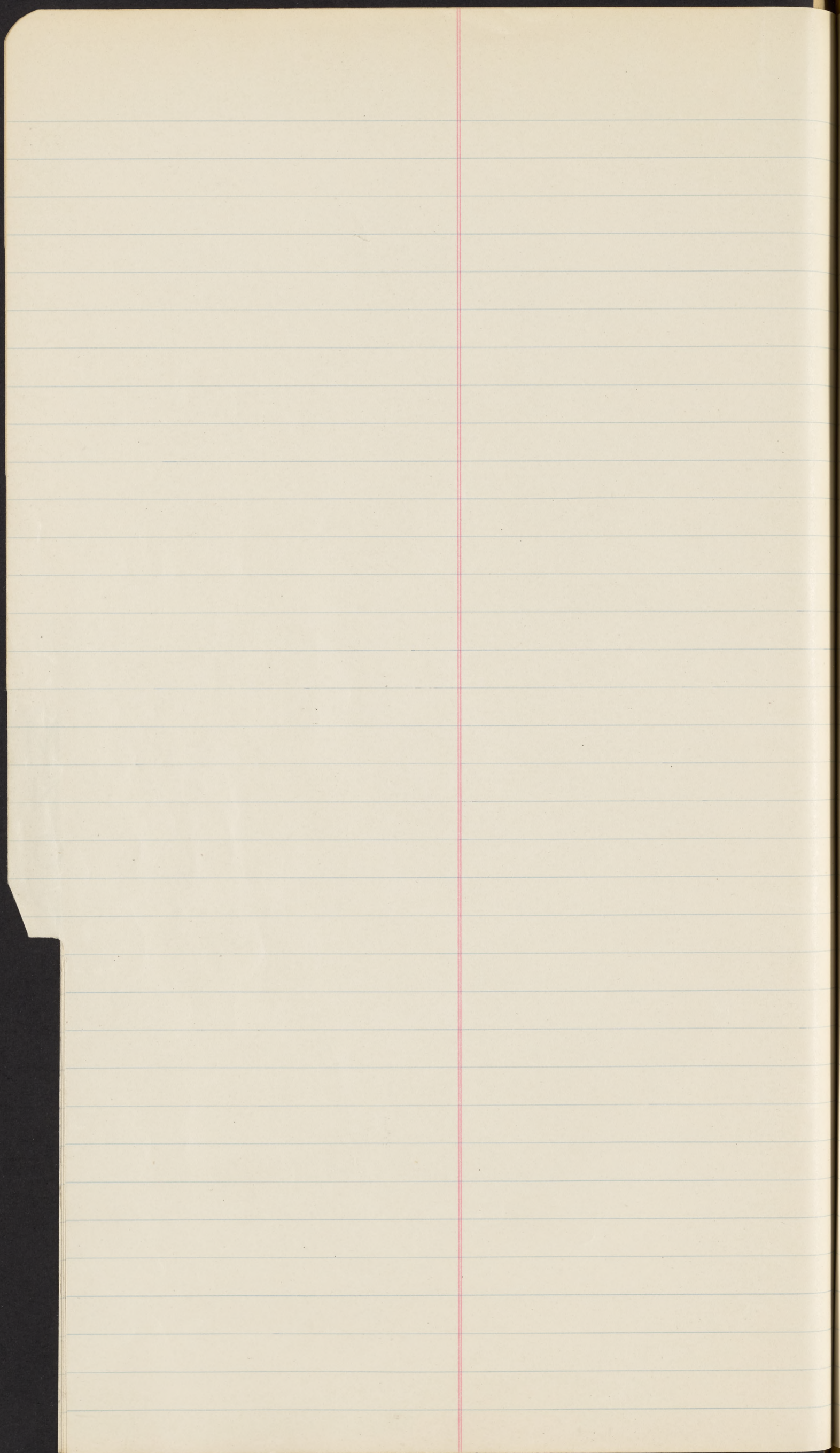






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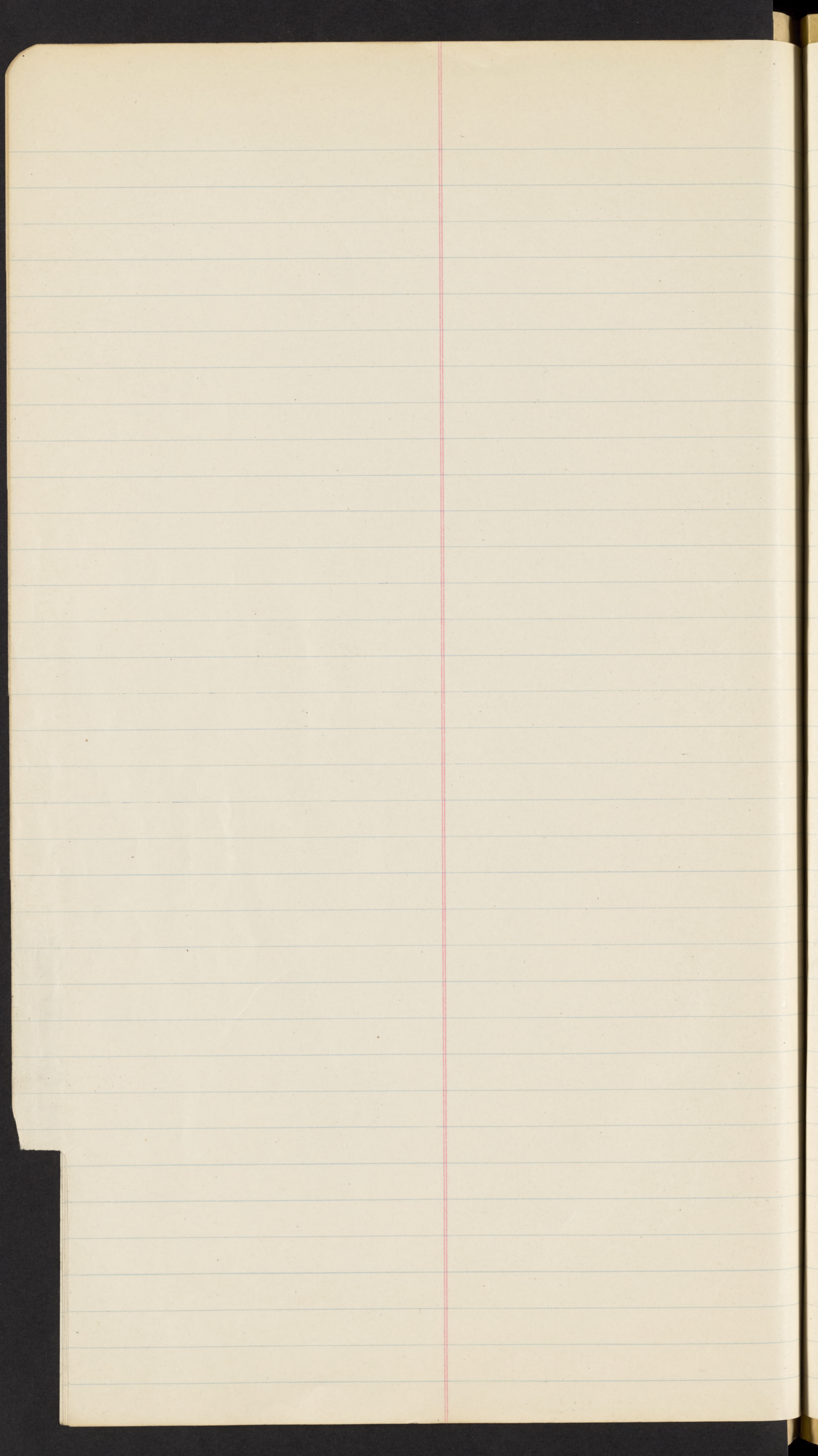






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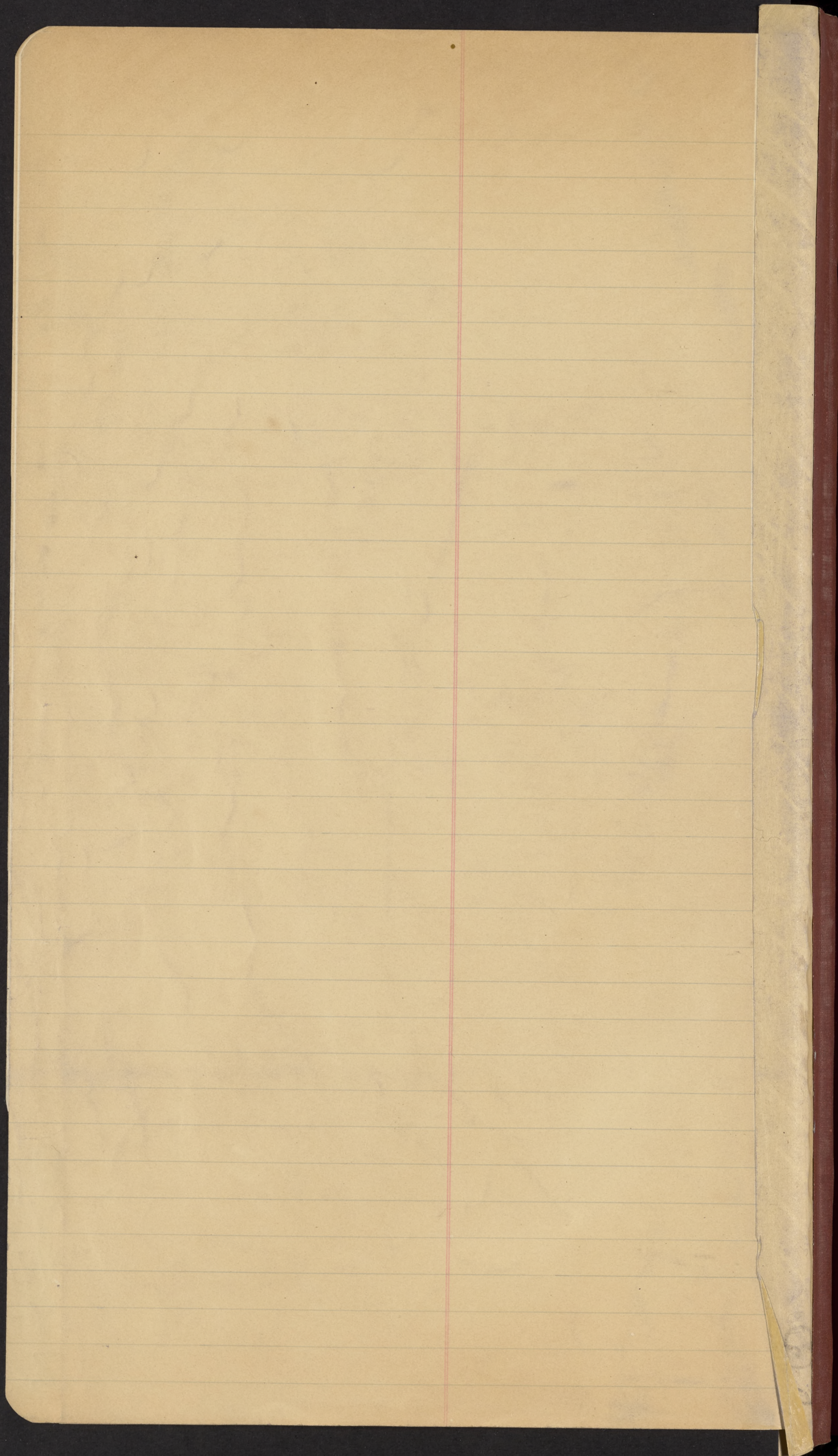






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